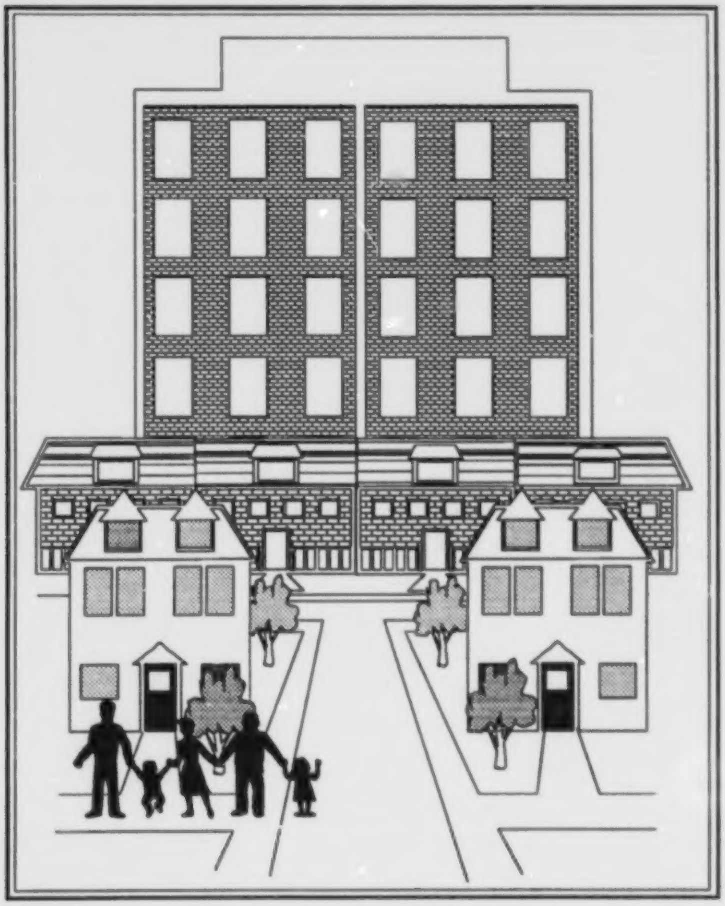


Regional Chairman's Task Force on Affordable Housing

Final Report

July 16, 1991

Regional Municipality of Hamilton-Wentworth

92-00358/

REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING

FINAL REPORT

JULY 16, 1991

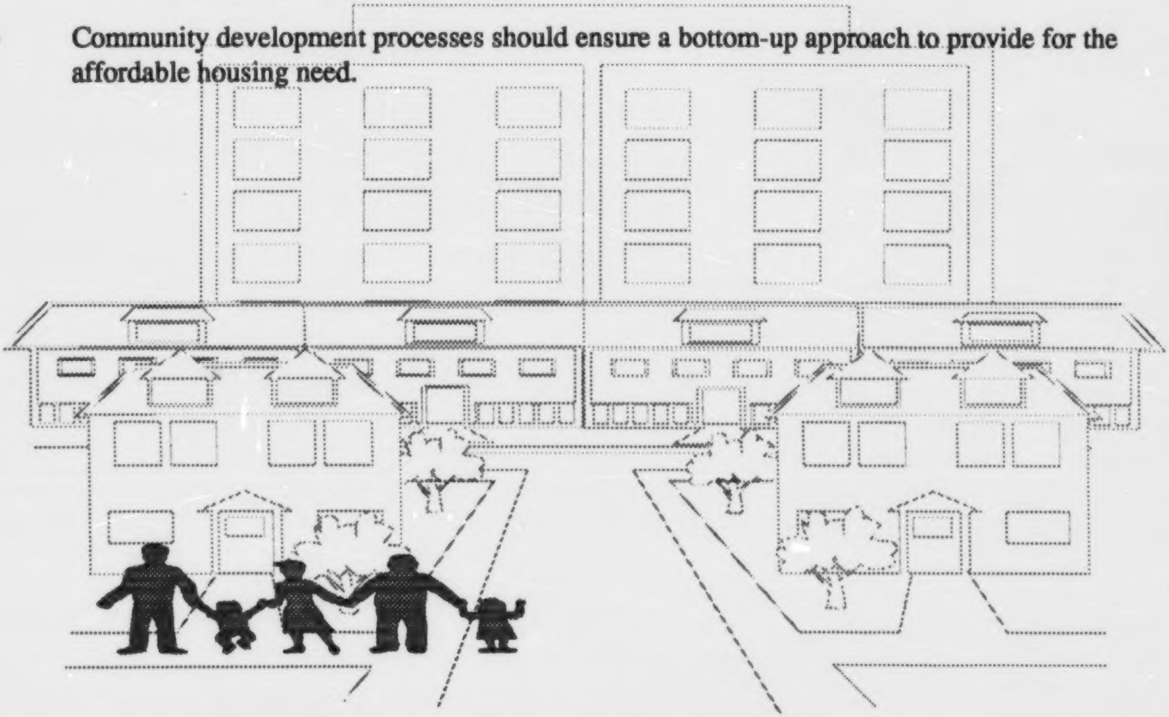
Regional Municipality of Hamilton-Wentworth

GUIDING PRINCIPLES OF THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING

It is the belief of the Task Force that adequate shelter, like food and water, is a necessity of life and therefore must be the undeniable right of every resident of Hamilton-Wentworth. We strongly believe that a full range of adequate, accessible and available affordable housing is a necessity for the social and economic health of the Hamilton-Wentworth Region. This is in agreement with Canada's ratification of both the Universal Declaration of Human Rights and the International Covenant on Economic, Social and Cultural Rights.

Consistent with this guiding principle, the Task Force accepts the following issues which must be addressed in the development of housing policies and strategies:

- Affordable, adequate housing should be available to the most vulnerable groups. People who are unable, for whatever reason, to secure basic, affordable, permanent shelter may include independent youth, individuals who are physically, psychiatrically or developmentally challenged, people on fixed incomes, low income households, single parents, victims of domestic violence, single person households, seniors, immigrants, and refugees.
- Land and building materials are finite resources and must be managed according to the principles of sustainable development.
- All neighbourhoods should have an integration of housing types and levels of affordability.
- Community development processes should ensure a bottom-up approach to provide for the affordable housing need.



ACKNOWLEDGEMENTS

It has been an honour chairing the Regional Chairman's Task Force on Affordable Housing for the past year, having taken over the initial capable leadership of David Christopherson who was elected to Provincial Parliament in October of 1990.

It has also been my privilege to work together with a diverse and dynamic team of Task Force members who have, through their enthusiasm and hard work, made my responsibility much less onerous.

I trust that anyone reading this document will pay close attention to who the members of the Task Force are. Consider the diverse community representation. Imagine each member sitting down together with other members, each representing different interests and an incredibly wide spectrum of positions, principles, and philosophies. Then realize that the recommendations you are about to review have been reached primarily by group consensus. In my view, the dynamics resulting from the formation of this Task Force have been exceptional. The hard work, blood, sweat, and tears that have gone on over the past two years bode well for the community and its ability to deal with its own problems in a unique and proactive way.

It goes almost without saying that the resources provided by Regional staff, with special mention to Task Force Coordinator Lisa Walters, have proven the superiority of our Regional staff in responding to and working positively with community involvement.

This is the first of two Regional Chairman's Task Forces (the other being the Task Force on Sustainable Development, still underway) to complete its report on serious matters of public concern. This document is important. Please read it thoroughly and be ready to take action.

Again let me thank Regional Chairman Reg Whynott and Council for giving me the opportunity to be a part of this most worthwhile project, and let me say thank you to the hardest working group of volunteers I have ever had the pleasure to work along side of - The Regional Chairman's Task Force on Affordable Housing.

Sincerely,

Don Granger

Councillor Don Granger
Chairperson
Regional Chairman's Task Force on Affordable Housing

THE REGIONAL MUNICIPALITY
OF HAMILTON - WENTWORTH

Office of the Chairman

LETTER FROM REGIONAL CHAIRMAN R. J. (REG) WHYNOTT

I am very pleased to introduce this Final Report of the Regional Chairman's Task Force on Affordable Housing. This is a document that reflects two years of hard work, intense study, and sometimes tough deliberation. I wish to commend all members of the Task Force, so ably chaired by Councillor Don Granger, for their commitment and contribution to the difficult assignment of analyzing and, more importantly, seeking a solution to the affordable housing issues that affect our community. Theirs has been an involvement far beyond the call of duty, and I personally thank each Task Force member for such dedication. The invaluable expertise and contribution of Regional and Area Municipal staff and community experts has also served to make this Report the detailed, informed document that it is. Once again, my sincere thanks to all who played a part in the work of the Task Force leading to this document today.

Along with these thanks, I would like to briefly recount how the Task Force came into being. In reflecting on its origins, I am even more convinced the Task Force has capably and admirably met its mandate.

The Task Force was formed in September 1989. At that time, we, as a community, were becoming increasingly aware of the growing problem of affordable housing in Hamilton-Wentworth. Housing costs, both rental and ownership, were, for a variety of reasons, rising faster than the average Regional household income, a serious problem, especially acute for low income groups. Further, a whole spectrum of special needs populations faced affordable housing problems compounded by other factors. The Task Force Report that follows discusses all of these Regional affordable housing needs in detail.

The Task Force itself was created as a vehicle for providing community input to me and to Regional Council on ways to address all of these pressing affordable housing issues. The Task Force members were selected because of the wide variety of community interests they represented, and because of the commitment each of them was prepared to make to study Hamilton-Wentworth's affordable housing needs, and then to recommend solutions.

The formal purpose of the Task Force was defined in their terms of reference:

A. To provide direction for Regional involvement in the provision of a full choice of affordable housing to meet the needs in Hamilton-Wentworth.

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B. To provide advice to Area Municipalities and the providers of non-profit and cooperative housing on methods to maximize benefits of Federal and Provincial housing initiatives in Hamilton-Wentworth.

C. To ensure that units are provided on a priority basis for those persons/organizations with the greatest need.

D. To provide input and direction to staff investigating alternative Regional strategies to meet existing and future housing requirements.

Task Force members represent a whole range of perspectives, including the following:

- suppliers and managers of assisted housing;
- the home building and development industry;
- social agencies dealing with clients in need of specialized or low cost housing;
- local housing action and lobby groups;
- the real estate industry;
- healthy community advocates;
- housing consumers with special needs;
- labour organizations;
- the legal community;
- local political representatives.

The terms of reference for the Task Force also outline the scope of their activity. Even a quick glance at this outline (appended to the Report) will immediately convey the complexity of the task that faced the group. Among the things they were asked to look at were the type and quality of affordable housing required to meet existing and future demands in the Region; specific housing issues in the Region that need to be addressed; alternative methods of supplying affordable housing and protecting existing supply; alternative roles for the Region in responding to affordable housing issues; ways to improve the regulatory process to enable affordable housing; Federal and Provincial housing initiatives which may affect the supply and cost of housing in Hamilton-Wentworth; and the list goes on.

With these terms as guideposts, the Task Force set to work. I am delighted to say that I feel the Report that has resulted from their efforts has not just met those initial terms of reference, but has gone beyond in terms of the breadth of vision it offers. The affordable housing problems that provoked the formation of the Task Force are even more seriously with us, hence the importance of the Task Force Report that follows.

The very unique thing about the strategy for a Regional response to affordable housing that has been created by the Task Force in its Report is that it is truly

.... /3

"Regional"; that is, it is a strongly community-based plan that seeks to enable Hamilton-Wentworth to forge its own solutions to its affordable housing difficulties. This Report is indeed a "made in Hamilton-Wentworth" solution, and I am proud to offer it to the residents of Hamilton-Wentworth and to their representatives on Regional Council. Moreover, I am confident the work displayed here will serve as a point of interest and perhaps even a point of reference for the Province in its efforts to better cope with affordable housing issues. A comprehensive and carefully developed strategy is presented in the Report; it calls first for a new foundation of policy and regulatory change to enable affordable housing, and then it offers (through various initiatives) proposals for even more direct Regional assistance in housing matters. The Report deserves careful consideration by all levels of government.

Finally, this Report invites Hamilton-Wentworth, as a community, to take a leadership role in solving our affordable housing problems. I cannot emphasize enough that these problems are severe, and ultimately they will have profoundly disruptive effects on our Region unless we begin to have the "new perspective" the Task Force advocates. I personally invite each and every one of you to begin to think "differently" about affordable housing, to begin to think how you can help resolve the problems. What is proposed in this Report is very much a partnership effort among various levels of government, and between government and people. I hope the recommendations the Task Force has made will serve as the impetus to get these partnerships working.

The Task Force Guiding Principles state that "adequate shelter, like food and water, is a necessity of life and therefore must be the undeniable right of every resident of Hamilton-Wentworth". I urge you to read this Report with that very important thought, and commitment, in mind. Then, I trust that we can begin to initiate action to ensure that Hamilton-Wentworth can become a community where such a right becomes reality.

Sincerely,

R. J. (Reg) Whynott
Regional Chairman

VOLUNTEER MEMBERS OF THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING

Mr. Don Granger	Task Force Chairperson, Regional Councillor for Town of Flamborough, Deputy Mayor of Flamborough. Professor, Municipal Planning & Development Program at Mohawk College.
Mr. Alan Adams	Past Executive Director, Mission Services of Hamilton. Free Lance Evangelist.
Mr. Bill Bain	Chief Administrative Officer, Hamilton East Community Services, the Kiwanis Development Corporation providing non-profit housing and other community services. Board Member of the United Way of Burlington and Hamilton-Wentworth and other community agencies.
Mr. Tony Battaglia	Past President, Hamilton & District Home Builders' Association, representing the local home building industry. President, West Park Development, a private company developing approximately fifty homes annually in Hamilton.
Ms. Birgitt Bolton	Executive Director, Wesley Urban Ministries, a community outreach of the United Church of Canada, providing food, clothing, advocacy, referral, social and general support service to low-income and socially isolated persons in Hamilton.
Mr. David Braden	Developer of energy efficient housing. Farmer in Flamborough. Member of Habitat for Humanity.
Ms. Lois (Hill) Brabant	Owner, Hill's T.V. and Video Productions. Member, Hamilton Chamber of Commerce.
Mr. John Bruno	Executive Director, Hamilton & District Apartment Association, a group representing landlords and property managers with the aim of bettering the apartment industry.
Ms. Rheta Dudley	Vice-President, Innovative Housing Group, working with people who need housing, which recently opened the Women's Community Coop for fifty-four unattached women 40 to 59. Teacher in job readiness training at Mohawk College.
Dr. Charles H. Forsyth	Chairperson, Central Area Plan Implementation Committee (City of Hamilton); Past Chairperson, Regional Food and Shelter Advisory Committee, a consortium of local providers of emergency food and shelter. Involved in housing projects in Canadian cities and author of a White Paper on Housing for one of Canada's provinces.

Mr. Colin Gage	General Manager, Victoria Park Community Homes Inc., a private non-profit corporation providing affordable housing in Hamilton-Wentworth.
Ms. Denise Giroux	Staff Lawyer, McQuesten Legal and Community Services, specializing in landlord-tenant issues and rent review.
Mr. Tom Jackson	Regional Councillor, City of Hamilton Alderman, Ward 6.
Ms. Doreen Johnson	President, Black Business and Professional Women's Association of Hamilton, assisting women of colour to develop alternative ways of acquiring business skills and exploring career opportunities. Chairperson, Mayor's Race Relations Sub-Committee on Public Awareness. Community Advocate Volunteer on housing issues.
Mr. Murray Kilgour	A Community Advocate on housing and other social issues. President, McQuesten Community Association. Actively involved both presently and previously on community, legal and community health Boards of Directors.
Mr. Robert Kronas	Owner, Kronas Real Estate. First Vice-President, Metropolitan Hamilton Real Estate Board. Vice Chairman, Municipal Non-Profit Housing Corporation.
Ms. Gwen Lee	Chairperson, Seniors' Council for the City of Hamilton.
Ms. Gail MacKean	Project Manager, District Health Council of Hamilton-Wentworth. Advocate of healthy communities concept for Hamilton-Wentworth.
Ms. Renate Manthei	Executive Director, Women's Centre of Hamilton-Wentworth, providing information and referral services, and peer counselling and other programs for women.
Mr. Safeer Mufti	President, Pakistan Canada Association. Chairperson, Education Committee of the Hamilton & District Multicultural Centre.
Mr. Eduardo Navarro	Founding President of Los Andes of Hamilton Housing Cooperative Inc. President, HAMCON Cooperative Housing Services, a non-profit housing consulting group. Past Member, Social Housing Action Committee. Past President, Spanish Speaking Association of Hamilton Inc. Member of the Fly the Flag for Canada Committee. Advertising and Public Relations representative for Reportage Panamericano, a Spanish and English newspaper.
Ms. Shelley Rempel	Researcher/Community Worker, Housing Help Centre for Hamilton-Wentworth, a free-of-charge housing assistance centre for low-income and special needs people, which is run by a community board.
Ms. Patricia Shabone	Citizen concerned about the lack of affordable, accessible housing for low-income and disabled persons.

Ms. Elizabeth Szkodziak	Program Coordinator, Adolescent Community Care Program, assisting adolescents ages 16 to 21 with finding housing and acquiring life skills to live on their own.
Mr. David Wilson	Regional Councillor, City of Hamilton Alderman, Ward 4. President, Hamilton and District Labour Council.

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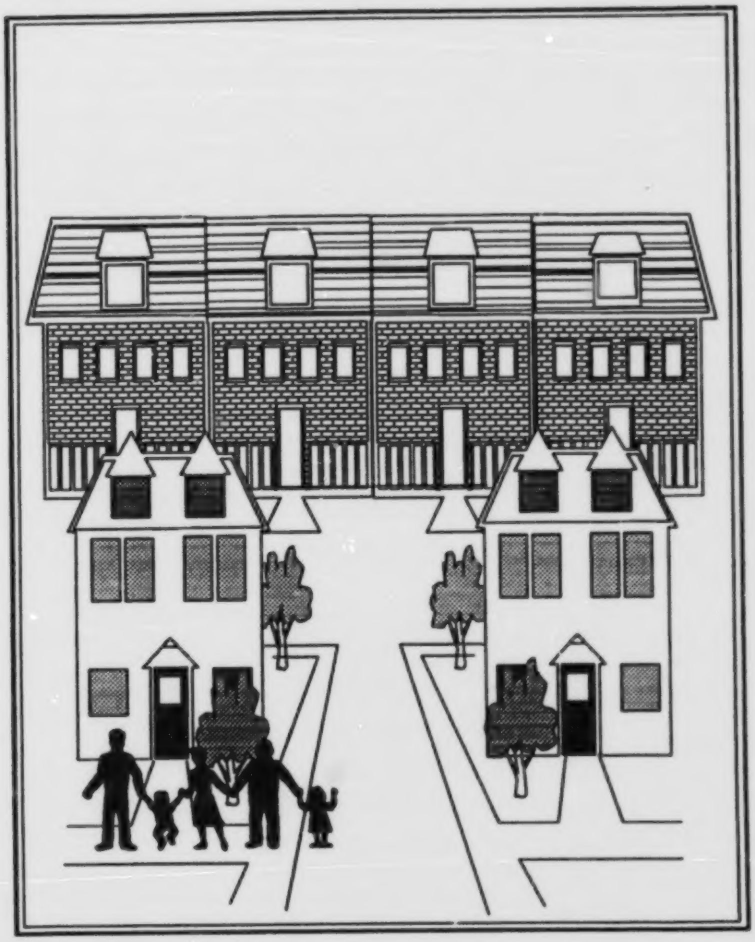

INTRODUCTION

INTRODUCTION

THE CREATION OF THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING

Affordable Housing Needs in Hamilton-Wentworth

The Regional Chairman's Task Force on Affordable Housing (hereafter referred to as 'the Task Force') was established in September 1989 as a vehicle for providing community input to the Chairman and Regional Council on ways to address the growing problem of affordable housing in Hamilton-Wentworth. The Task Force is a community-based group, representing a wide spectrum of interests and perspectives, designed to respond to the equally wide spectrum of affordable housing issues in Hamilton-Wentworth. The original Terms of Reference for the Task Force are outlined in Appendix A.

The Task Force was established on the premise that the supply of a full range of housing is essential for Hamilton-Wentworth's economic and social well-being and that a Regional response to this situation is essential. A sufficient supply of housing which is affordable, accessible and appropriate is necessary to meet existing and future demands and to attract a population base to support future economic growth.

In recent years, housing supply has not kept pace with increasing demand. Hamilton-Wentworth, which has traditionally had an adequate range of affordable housing, has attracted people from the Greater Toronto housing market who are seeking more affordable housing. This, in conjunction with local demand, has resulted in housing costs increasing faster than average household incomes, making housing less affordable to the citizens of Hamilton-Wentworth. This problem is especially acute for low income earners. Research prepared under the direction of the Task Force, using sources including the Census of Canada, information from Canada Mortgage and Housing Corporation, and figures from the Housing Help Centre and other community agencies, reveals indications of the affordable housing need in Hamilton-Wentworth. The Task Force fully recognizes that statistics can quickly become outdated, but numbers are included here merely to provide a broad outline of the variety of affordable housing needs in the Region.

General findings were as follows:

- A study prepared by the CMHC Market Analysis Centre in September 1990 revealed that only about 10% of all households that rent in the Hamilton CMA (a total of 39% of households in the Region rent their dwelling) can afford to buy the average priced starter home ($130,000, assuming a 10% down payment and 25 year mortgage). This figure, furthermore, had declined from 15% in 1989. In comparison the average for the 26 Metropolitan areas of Canada was just under 50% in 1990.

- The percentage of households able to afford the median priced dwelling in Hamilton-Wentworth ($121,000 in 1988; assuming that a household pays no more than 30% of income on housing, has a 25% down payment, 1% annual taxes and a 25 year mortgage at 12.25%)) declined from 56% in 1986 to 39% in 1988. Only 33% of Regional households have an income that will allow them to purchase the median priced ($160,000 in 1988) recently constructed home (information from the Regional Housing Statement Update). In the City of Hamilton, where most of the "affordable" units are located, the income required to purchase the average priced resale dwelling exceeded the actual average household income for the first time in 1988 (Hamilton and Wentworth Planning and Development Department, Local Planning Branch). That gap widened considerably by 1989. There is thus an obvious need for smaller, low cost affordable homes for ownership in Hamilton-Wentworth.

- A study conducted by the Regional Municipality of Niagara revealed that almost half of all new homes in Beamsville were purchased by people who formerly lived outside the Niagara Region. The majority of these people came from Hamilton-Wentworth, with affordable housing being the main reason for moving to the Niagara Region.

- Approximately 10% of owner-occupied households spend more than 30% of their gross household income on monthly shelter expenses. This suggests there are households who are possibly house rich but cash poor that could use some assistance (i.e. home conversion, home sharing) in covering their shelter expenses.

- The rental market is being squeezed by low levels of construction and low vacancy rates. Consequently, over 20,000 tenant households in 1985 (35% of all tenant households in the Region) spent over 30% of their gross income on rent. Almost 9,400 of these households paid more than 50% of their gross 1985 income on rent.

- The average monthly number of households on the Hamilton-Wentworth Housing Authority waiting list for assisted units increased by 85% between 1985 and 1989. In 1990, the composition of this waiting list was 62% families, 22% seniors, and 16% single person households.

- There are currently approximately 5,000 independent names on the consolidated waiting list for subsidized housing in the City of Hamilton. There is a significant need for an increased supply of subsidized housing.

- Special needs populations have their own affordable housing issues to contend with. The following is only a highlight of some of these issues. The research prepared under the direction of the Task Force focused on the groups listed here, but the Task Force recognizes that other vulnerable groups also have special housing needs, and affordability is among these needs:

  Physically Disabled:
  - There is a 2 year waiting list for supportive living units in Villa Verdi, which is one of three supportive living projects in Hamilton-Wentworth, and this list is now closed.
  - There is no inventory of modified assisted housing units for the disabled.
  - 53% of the physically disabled indicate an annual income level below $10,000 (Health and Activities Limitation Survey, 1985 dollars).

  The Homeless:
  - An investigation of hostel use in 1989 by the Regional Planning and Development Department found approximately 2,700 different males made use of the shelters. In other forms of homelessness, people have no shelter at all, or pay far too much for the housing they occupy.
  - There is no hostel for single females.

Developmentally Disabled:

- According to the Association for Community Living, only 130 supportive housing units currently exist in the Region for developmentally disabled individuals. The Association has a waiting list with approximately 200 names, and that list is closed because of such high demand.
- The CNIB currently runs the only multi-handicapped facility in the province. The 57 bed facility provides services to a client group that are almost all visually impaired and developmentally delayed. Currently the facility has only one training apartment where clients are taught the life skills necessary to live on their own. It was felt by staff that at least 35 of the 57 clients could be given training in independent living and eventually reside in their own residence.

Victims of Domestic Violence:

- Emergency shelters in the Region are operating at capacity and the number of turn-aways have been increasing. Interval House estimates it turns away one woman and child for every one they accommodate.
- There is a lack of second stage housing. Statistics prepared by the Emergency Shelter Foundation in 1990 indicate that if space had been available, 350 families would have been housed.
- The lack of affordable housing can lead to a return to an abusive situation.

Psychiatrically Disabled:

- Second level lodging homes sometimes are of poor quality, but there are no affordable alternatives to these.
- There is a need for a comprehensive housing and support services plan.

Further to these general findings about affordable housing needs in the Region, the Task Force research revealed the following about specific population groups and their particular housing needs:

Single Person Households

- In 1986, there were 41,755 non-family households in Hamilton-Wentworth. Approximately 86% were single person households while the remaining unattached individuals lived with non-relatives. The majority (39%) of one person households are senior citizens. Another large group of single person households consists of people aged 15 to 24.

- There is a high rate of low income among single person households. Almost 70% of single households headed by people aged 15 to 24 and 80% of senior headed one person households had annual incomes of $15,000 or less. In January, 1990 approximately 4,900 singles received General Welfare Assistance. Close to 32% of the clients served by the Housing Help Centre in its first year of operation were single person households, almost all of whom had incomes below the poverty line.

- The majority of single persons (68%) rent their dwelling. Almost one-third (32%) own their dwelling. But given the generally low income level of single person households, finding affordable rental accommodation, or managing to afford remaining in one's own home, is often a difficulty.

Lone Parent Families

- In 1986, there were 13,975 lone parent families in the Region, just over 80% of whom were female headed households.

- Almost 44% of all lone parent families had an income level below the poverty line. The combination of low income levels and the probable need for child care presents lone parent families with a real challenge to find adequate and affordable housing. Almost 40% (350 households) of the clients served by the Housing Help Centre in its first year of operation were lone parent families.

- Over half (55%) of lone parent families rent their dwelling. Few lone parent families currently renting can afford the average market rent for either a two or three bedroom apartment. Lone parent families who own their own dwelling represent a slightly better picture, with approximately one-half of this group having incomes adequate to meet the cost of housing.

Husband-Wife Families with Children

- In 1986, there was a total of 60,075 husband-wife households with children in Hamilton-Wentworth

- Only a small portion of this group (6%) had an annual income of less than $15,000 in 1985. Nevertheless, there would appear to be a large group of traditional families in need of both rental housing assistance and assistance to enter the home ownership market. In 1988 the City of Hamilton conducted an assisted housing survey and identified a need for approximately 3,100 new assisted family housing units (includes lone parent families).

Husband-Wife Family Without Children

- In 1986, there was a total of 38,060 husband-wife households without any children in Hamilton-Wentworth. This group tends to be relatively well off financially. Just over 14% of these households had an annual gross income below $15,000 in 1985. Just over 35% of this group rent their dwelling.

More detailed examination of the affordable housing need in Hamilton-Wentworth is included in the background material that accompanies the Task Force recommendations that make up this Report, as well as given detailed attention in the "Setting the Policy Environment: Extended Background Paper", found in Volume 2 of this Report.

Clearly, however, even this summary of findings indicates there are is an extensive, varied, and profound need for affordable housing in the Hamilton-Wentworth Region. Affordable rental accommodation is necessary, affordable home ownership needs to be made possible, and subsidized housing needs to be increased. From this brief survey of housing needs, it quickly becomes evident that "affordable" housing covers a whole range of housing types: it can refer to single family homes, town houses, low and high rise apartments, as well as other dwelling types. The Task Force focus in this Report is on the gamut of affordable housing needs just discussed, and the solutions proposed here hope to encourage and enable an equal spectrum of affordable housing types.

To date, the Region has had limited involvement in ensuring that housing is available to meet the full range of needs in the community. Efforts have been directed primarily towards guaranteeing the efficient operation of housing development. The major roles currently undertaken by the Region are:

  - designating land for future urban residential growth;

- the provision of Regional services to ensure orderly development;
- administration of the subdivision and condominium approval process;
- monitoring the housing market and establishing targets for production; and
- provision of financial assistance to low income households in need.

The recommendations in this Report will define what the Task Force feels the new Regional role should be to address the particular affordable housing needs in Hamilton-Wentworth, how the Area Municipalities may participate in this effort, and what Provincial and Federal initiatives go hand in hand with a new and more active Regional approach to affordable housing.

The recommendations also reflect the efforts of the Task Force to respond to the information in the recent Housing Statement Update 1990 produced by the Region.

The Housing Statement Update suggests that "(m)eeting the housing needs of Regional households requires a commitment by all levels of government, the home building and development industry, business and labour organizations, community groups and the public at large" (p. 73). The Task Force too reflects this recognition of the need for widespread cooperation: it is made up of a variety of citizen representation, and it has consulted extensively with a spectrum of government and non-government sources.

The Housing Statement Update also states that the recommendations proposed therein "reflect the critical role of the Regional Chairman's Task Force on Affordable Housing in developing Regional Housing policies" (p. 73). Appropriately, the series of subjects addressed in the Housing Statement Update recommendations receive the attention of Task Force recommendations as well: Housing Targets, 25% Affordable Housing, Housing Options, Regional Commitment to the Provision of Affordable Housing, Existing Stock of Affordable Housing, Intensification, Supply of Land, Sustainable Development, Monitoring, and Community Involvement. In many instances, the Housing Statement Update recommendations make direct reference to the Regional Chairman's Task Force on Affordable Housing, citing that certain issues will be explored further by the Task Force.

The actions outlined in the strategy proposed in this Task Force Report therefore frequently support and complement the Housing Statement Update, often by offering specific implementation methods for the broader recommendations contained in the Housing Statement Update.

The Provincial Policy Statement

In addition to its original purpose of focusing on the specific issues Hamilton-Wentworth faces in terms of affordable housing, the Task Force has sought to formulate a Regional response to the affordable housing goals included in the 1990 Provincial Policy Statement entitled "Land Use Planning for Housing".

This Provincial Policy Statement requires municipalities to develop appropriate policies to ensure that at least 25% of all new residential development is affordable. The document "Implementation Guidelines for the Land Use Planning for Housing Policy Statement", defines 'Affordable Housing' in the following ways:

> Affordable means: annual housing costs (gross rent, or mortgage principle and interest - amortized over 25 years and assuming a 25% down payment - and taxes) which do not exceed 30% of the gross annual household income;
>
> Affordable Housing means: housing which would have a market price or rent that would be affordable to households of low and moderate income. Households of low and moderate income are defined as households within the **lowest 60th percent** of the income distribution for the Housing Region. Affordable housing could also include any government assisted housing recognized, from time to time, as affordable housing by the Minister.

In the Provincial Policy Statement, Ontario is divided into 25 housing regions, each with similar market conditions. Hamilton-Wentworth is included in Region 7 encompassing the Regional Municipality of Hamilton-Wentworth, Grimsby, Burlington, the Regional Municipality of Waterloo, and the counties of Dufferin and Wellington. The Ministry of Housing defines household income and affordability ranges by housing region. In Region 7, the 1990 household income 60th percentile level is $49,700; the "affordable" house price ceiling is $140,000 and affordable rent ceiling is $1,240 per month.[1] These definitions mean a household with a gross income of $49,700 should be able to purchase a home valued at $140,000 or pay rental rates up to $1,240 per month.

The affordable house price ceiling of $140,000 is meant to serve as a guideline in determining whether affordable housing is being constructed. The primary goal of the Provincial Policy Statement is to encourage a greater mix of housing types that will meet the needs of the people in the lowest 60th percent of the income distribution.

Although the goals identified in the Provincial Policy Statement are admired, the Task Force feels that the Provincial definition does not provide any direction to housing suppliers for meeting the affordable housing needs of Hamilton-Wentworth. The Task Force on Affordable Housing has therefore sought to provide a Regional response to the Statement. The Task Force has developed a Regional strategy that seeks to meet the Provincial Policy Statement targets by focusing on the affordable housing needs in Hamilton-Wentworth and by making specific recommendations to address those needs.

Global Recognition of Housing Issues

The right to decent housing has been recognized globally as well as locally as a determinant of health and well being. The World Health Organization and the Canadian Public Health Association Ottawa Charter on Health Promotion cite shelter as a prerequisite for health. The need for adequate housing for everyone, and its connection with the fundamental quality of human life, is expressed in statements like this, from the Ontario Premier's Council on Health Strategy A Vision for Ontario:

> We see an Ontario in which people live longer in good health, and disease and disability are progressively reduced. We see people empowered to realize their full health potential through a safe, non-violent environment, adequate income, housing, food and education, and a valued role to play in family, work and community.

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[1] house price and monthly rent prices assume a downpayment of 25% of the house value, a mortgage amortized over 25 years, interest of 12.25%, and annual property taxes of 1% of the house value. Required income assumes that 30% of gross annual household income is spent on housing.

The Task Force series of Guiding Principles (described later in this section) correspondingly states that "adequate shelter, like food and water, is a necessity of life and therefore must be the undeniable right of every resident of Hamilton-Wentworth. This is in agreement with Canada's ratification of both the Universal Declaration of Human Rights and the International Covenant on Ecological, Social and Cultural Rights".

"Made in Hamilton-Wentworth": The Task Force Response

All the above contributory factors have produced and influenced the Task Force. In response to these local, provincial, even global concerns, the strategy developed by the Task Force in this Report is fundamentally community-based and locally driven. In other words, considering all the reasons for addressing the issue of affordable housing, the Task Force finds its most persuasive response in a "made in Hamilton-Wentworth" solution. Importantly, the Task Force suggests this is the first and most appropriate step to formulating an answer that does recognize the whole range of concerns, both local and beyond. "Global thinking" must begin at home. It must begin with concrete, not abstract, responses to the very real problem of affordable housing. It is this task that the Task Force sets out to accomplish in the pages of this Report.

THE PROCESS USED BY THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING

With its focus on community input, the Task Force has followed a process for gathering information and formulating conclusions that has emphasized public involvement. Determining the affordable housing needs in Hamilton-Wentworth has meant a commitment to listening to the people who have these needs or knowledge of these needs.

The Task Force has also utilized the considerable expertise of staff from all levels of government (Area Municipal, Regional, Provincial, Federal), as well as the valuable contributions of community agencies and other experts in a variety of fields, so that it has been provided with solid technical and professional input. Regional and Area Municipal staff were assigned to provide advisory and technical assistance to the Task Force (see Appendix C).

The process the Task Force has followed has consisted of the following broad steps:

September 1989 to October 1990	Using the Delphi process, the Task Force brainstormed and categorized affordable housing issues into four broad areas: **Housing Quality and Neighbourhood Acceptance** **Planning and Land Supply** **Existing Housing Stock** **Rental Housing, Equity Options and Financing** The Task Force then subdivided into four Standing Committees (see Appendix B) to study these areas in greater depth. A long period of information gathering ensued, during which the Task Force received information from an array of sources. The Task Force met in full as well during this period, to review the progress of the Standing Committees. A Task Force Steering Committee coordinated all these efforts. Four Standing Committee reports were produced.
June 16, 1990	The Task Force sponsored a Community Conference to gather further community input into its deliberations. The Conference produced much interest and participation. A Conference Report was circulated to all Conference participants and made available to all interested parties in November, 1990. The Report is available upon request.
October 1990	The Community Conference focused Task Force attention on 12 issue areas. Moving from the previous four Standing Committees, the Task Force focused in even more closely on issue areas to address. The 12 areas were:

- **the role for the Regional government** in the provision of affordable housing
- how to **implement 25% of new development as affordable housing**
- **the definition of 'affordable housing'**

- methods of assisting non-profit housing corporations and cooperatives in **accessing land** through landbanking and other options
- **residential intensification**
- how to improve **tenant participation** in the management and design of affordable housing
- how to enable low income Regional households to acquire **equity** in their homes
- preservation and use of the **existing housing stock**
- innovative ways of **financing** affordable housing
- **public involvement** in the development and implementation of Regional policies
- models for Regional involvement in **demonstration housing projects**
- **design alternatives** for affordable housing

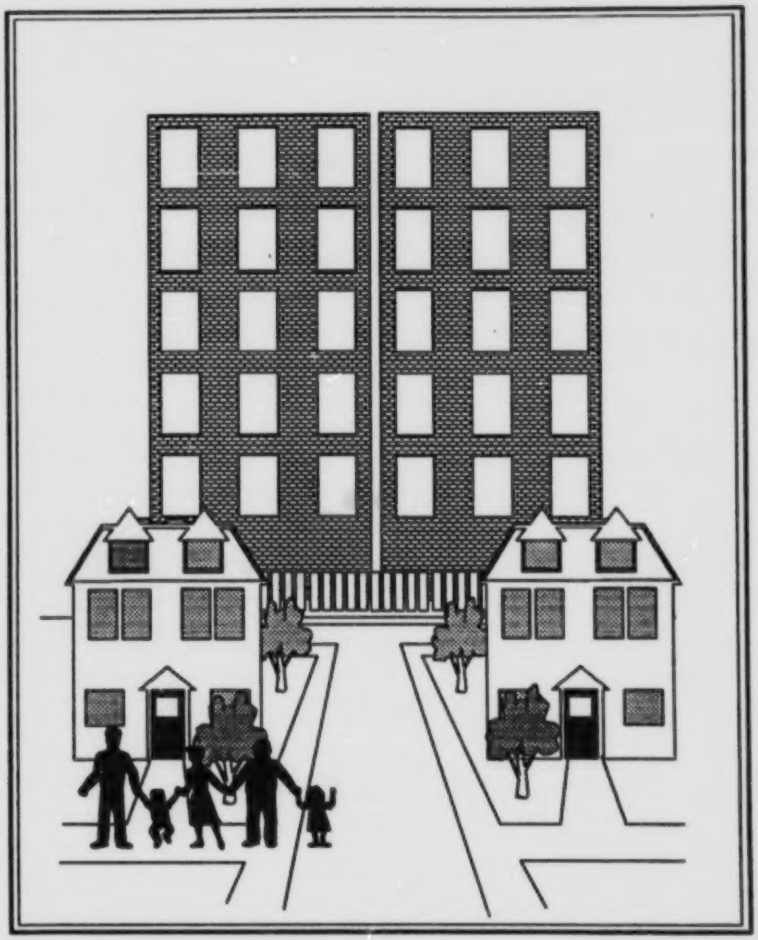
October 1990 to January 1991	A series of 12 discussion paper groups were formed (see Appendix B) to investigate these issue areas. Appropriate Regional and Area Municipal staff were assigned as technical resource advisers to each group. The groups met steadily over the course of 3 months to gather more information and write discussion papers. In the interim, the Task Force as a whole continued to meet to be kept up to date and to consider other business. There was a public presentation component to some of these full Task Force meetings. A November 'update' letter was circulated to all interested parties, with the reminder that the Community Conference Report was available. A press release was also issued to publicize the ongoing and future activities of the Task Force. A series of **Task Force Guiding Principles** was developed and formally accepted in November 1990.
January 1991	The 12 discussion papers were completed, each with a series of related recommendations. These papers are available upon request. The 12 papers were circulated to the Task Force as a whole.
January 19, 1991	A Task Force Retreat was held to consider all the recommendations in the 12 papers, and to begin to formulate a list of 'Draft' Recommendations. Advisory staff were in attendance.
February to March 1991	A Draft Report was formulated and approved (in several stages) by Task Force. Those Task Force recommendations receiving full consensus were the focus of the Draft Report. Non-consensus recommendations are included in Appendix D of this Report.
March 1991	The Draft Report was circulated to Regional and Area Municipal Departments, all interested community agencies and individuals, and it was advertised as available (through an update letter, TV, Radio, and print public service announcements, a press release, newspaper advertisements, and the document was made available at all Area Municipal town or city halls and at all branches of the Hamilton and Wentworth Library Systems).

April, 1991	Written comments were received by the Task Force (with a deadline of April 30).
April 25, 1991	A public meeting was held to receive public response to the Draft Report.
May, 1991	The Task Force considered all responses, and made appropriate changes to the Draft Report.
July, 1991	The Task Force formally submitted its Final Report (completed) to Regional Council.

THE FORMAT OF THE REPORT

The following recommendations were formulated by the Regional Chairman's Task Force on Affordable Housing for presentation to the Council of the Regional Municipality of Hamilton-Wentworth. The recommendations are divided into two parts. Part A outlines a strategy for a Regional response to affordable housing. Part B outlines necessary Federal and Provincial initiatives to complement this new Regional strategy.

Each Recommendation is followed by brief background material, with additional background discussion provided in a series of "Extended Background Papers" that focus on the same categories into which the recommendations are organized. These papers make up Volume 2 of this Report. Titles of the papers, as well as the availability of Volume 2, are indicated in Appendix E.



PART A:
Recommendations for a New Regional Strategy

PART A: RECOMMENDATIONS FOR A NEW REGIONAL STRATEGY

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Based on almost two years of gathering information about affordable housing issues in the Region, the Regional Chairman's Task Force on Affordable Housing presents the following strategy to meet the affordable housing needs of Hamilton-Wentworth.

This is a strategy designed to demonstrate the commitment of the Region to the "belief" in the Task Force Guiding Principles that "adequate shelter" is a right of each and every citizen of the Region, and the Region has a role to play in ensuring this right is met.

This strategy is based on the premise that the opportunity for affordable housing must be provided in all Area Municipalities in Hamilton-Wentworth. Furthermore, this strategy stems from the fundamental Task Force perspective that locally-formulated solutions are the most effective means of addressing affordable housing issues. The Task Force suggests that the Region, along with the Area Municipalities, is in the best position to create its own answers to the affordable housing problems Hamilton-Wentworth confronts as a community.

The recommendations in this first Part (A) therefore focus explicitly on a new Regional role in relation to affordable housing, and they suggest what a strategy for local response should consist of. The basic Task Force argument here is that a new Regional strategy must create local opportunities for affordable housing, and this can only be done by challenging the current framework for thinking about affordable housing issues. This includes seeking changes to existing structures and operating principles.

Fundamentally, the Task Force suggests that a new perspective is needed if affordable housing issues in the Region are ever to be adequately addressed. This 'new way of thinking' comprises a whole range of changes, from re-considering the planning process, to re-evaluating specific zoning by-laws, to encouraging and assisting innovative housing efforts through a variety of means. The Task Force believes these changes and challenges must happen (for the most part) locally, and they must incorporate community-based response and participation. The focus on community involvement can be seen throughout the Task Force recommendations. The Task Force suggestion (Recommendation 1.6) that a particular, locally relevant definition for affordable housing should be adopted is one key example of this emphasis on a response to affordable housing that is tailored for and by the specific needs of Hamilton-Wentworth.

The recommendations proposed by the Task Force in its suggestions for a new Regional strategy for creating local opportunities for affordable housing follow a broad, general movement, from recommendations for policy change to recommendations for new Regional direct involvement in offering assistance in housing matters.

The presentation of the following recommendations display this movement in a series of categories that gradually shift from suggested changes to the policy and regulatory environments, to more specific and direct Regional initiatives. These categories are:

1.0 Setting the Policy Environment: Targets and Objectives

2.0 Setting the Regulatory Environment: Modifications to Regional and Area Municipal Standards and Process

3.0 Offering Assistance: Community Development Initiatives

4.0 Focusing: Initiatives to Generate Ideas on Affordable Housing

5.0 Ready to Build: Enabling and Ensuring the Construction of Affordable Housing

6.0 A Recommended Vehicle for Regional Involvement in Housing: A Regional Housing Commission

It should be noted that the presentation of the categories in no way sets priorities for each set of recommendations. Each category is seen as an essential component in the overall strategy proposed by the Task Force. In particular, category 3.0, with its focus on community development, and category 6.0, the creation of a Regional Housing Commission, are specific treatments of a perspective the Task Force takes throughout this Report: that community participation is essential to a new Regional approach to affordable housing matters.

Some of the recommendations that follow are Regional directives, others are responsibilities or activities assigned to or requested of the Area Municipalities. In both instances, there is a clear mapping out of new roles. The Task Force believes these new roles are essential if the Region is to address its own particular affordable housing needs, if it is to meet the Provincial 25% affordable housing target, and if it is to adopt and demonstrate a commitment to the thoughts expressed in the Task Force Guiding Principles. All three of these 'informing' factors will thread continually through the recommendations as they outline a new strategy for creating Regional opportunity for affordable housing. Another theme that recurs throughout the pages of this Report is that a response to affordable housing necessitates both land use planning and social/human services planning together.

Finally, the necessary cooperation of the Region and the Area Municipalities in responding to affordable housing issues will be a natural introduction or preparation for Part B of these Recommendations. Part B is the set of Federal and Provincial initiatives that stem from the new strategy for Regional involvement in affordable housing set out here. These Federal and Provincial initiatives also emphasize cooperation. The suggestions for Federal and Provincial change are necessary components in the development of a new Regional strategy and framework for thinking about affordable housing. Frequently, the suggested Federal and Provincial initiatives serve to enable or facilitate the proposed Regional activities. They also sometimes represent a devolving of responsibility (including a re-allocation of funds) to the locally-based solutions the Task Force recommends, in recognition of the need to turn to local responses as often the most effective way of resolving affordable housing issues.

Inevitably, a shared commitment at all levels of government is seen by the Task Force as essential in the formulation of a new Regional response to affordable housing in Hamilton-Wentworth. Combined with a demonstrated commitment to community participation, the commitment to cooperation and to new perspectives on the part of all levels of government can ensure the housing needs of the Region will be addressed, and opportunity for affordable housing in Hamilton-Wentworth can be created.

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1.0 SETTING THE POLICY ENVIRONMENT: TARGETS AND OBJECTIVES

* * *

Change in policy is the first step in providing opportunity for affordable housing in Hamilton-Wentworth. The policy changes in this first category of recommendations have a common goal: to ensure that an appropriate policy environment is created to foster the affordable housing effort in the Region. The suggested policy changes would demonstrate the Region's commitment to the targets outlined in the Regional Housing Statement Update, and they would seek to ensure that three of the Task Force Guiding Principles could be met: that housing for the most vulnerable groups, the integration of neighbourhoods, and sustainable development could all be advocated at the policy level. Finally, the recommendations set out changes to policy direction that would re-orient the policy framework for Regional housing activities. How this new framework dictates new implementation methods is the subject of following categories.

* * *

VARIETY AND MIX

RECOMMENDATION 1.1

The Goal of 25% Affordable Housing

That the Regional Official Plan be amended to include a statement that it shall be the goal of Regional Council to achieve a minimum of 25% affordable housing (as defined in Recommendation 1.6) in all urban and rural planning units/neighbourhoods of Hamilton-Wentworth, existing and new, subject to servicing availability, in order to guarantee all residents have the opportunity to live in every area of the Region.

Background:
The Task Force believes that it is the responsibility of the Region, in cooperation with the Area Municipalities, to ensure that opportunities for the construction and provision of affordable housing are available in all urban and rural neighbourhoods and communities in the Region, both existing and future, subject to servicing availability. To meet this responsibility, and to allow for the whole series of opportunities outlined throughout the strategy presented in this Report, from the policy directives that follow here to the implementation ideas that are recommended later, the Provincial target for 25% affordable housing (from the Provincial Land Use for Housing Policy Statement) should be included as a goal in the Regional Official Plan.

RECOMMENDATION 1.2

A Policy on Density Targets

That the Regional Official Plan be amended to include a statement that it shall be the policy of Regional Council to ensure an adequate and suitable supply of land is designated for medium to high density (12 or more units per acre) residential development and adopt as the current guideline the recommended target (part of the Regional Housing Statement Update) that at least 45% of all new development be medium or high density, subject to adequacy and availability of servicing.

Background:
High land costs often contribute to high housing costs. To provide opportunity for the construction of more affordable housing, it is essential that the Region provide a policy directive to ensure that sufficient land is designated for medium to high density residential development, not precluding other responses to affordable housing in rural areas. Smaller lot sizes and buildings can contribute to more affordable and sustainable land use. The 45% medium to high density target is not of itself "affordable", but by its very nature higher density development provides greater opportunity for affordable housing construction. Setting a medium to high density target of 45% is thus a Regional policy that could aid in achieving the goal in Recommendation 1.1 of a minimum of 25% affordable housing in the Region. As a fundamental policy base, this target should be included in the Regional Official Plan.

RECOMMENDATION 1.3

A Policy on Land Redesignation

That the Regional Official Plan be amended to include a statement that it shall be the policy of Regional Council to approve Regional Official Plan amendments asking for the redesignation of land when applicable only after the applicant has demonstrated how the Region's affordable housing goals and density targets will be addressed.

Background:
The request by developers for land redesignation is an opportunity to ensure that the affordable housing goal of Recommendation 1.1 and the density target of Recommendation 1.2 can both be met. Land redesignation should only be approved if both

concerns are addressed. This policy should be incorporated into the Regional Official Plan.

RECOMMENDATION 1.4

A Policy on Intensification

That the Regional Official Plan be amended to indicate that home sharing, home conversions, conversions of non-residential buildings to residential purposes, infill and redevelopment are necessary processes for addressing the full range of affordable housing needs in all Area Municipalities of the Regional Municipality of Hamilton-Wentworth.

Background:
There is a large opportunity available for affordable housing development through various forms of intensification (the increase in the number of housing units in a built urban area): Home sharing; conversion (the creation of one or more residential units within an existing structure); infill (building usually small to medium-sized housing in existing built residential areas on vacant or underutilized parcels of land); or redevelopment (replacing non-residential uses or lower density housing with higher density residential or mixed uses). This opportunity should be a Regional policy commitment recognized in the Regional Official Plan: It would enable the goal of achieving 25% affordable housing (Recommendation 1.1) as well as support the Task Force Guiding Principle advocating sustainable development. Implementation methods for this policy, including changes to zoning by-laws, and the importance of assessing servicing capabilities, are explored in later recommendations in this Report.

RECOMMENDATION 1.5

A Policy Area for Study: Sustainable Development

That the Regional Chairman's Task Force on Sustainable Development be requested to examine the potential impacts and feasibility of encouraging a reduction on further redesignation of rural land to urban.

Background:
A policy direction that would further encourage higher density development, intensification, and sustainable development would be to encourage a reduction on further redesignation of land from rural to urban, thereby directing development pressure

inward where established services and infrastructure could help reduce the costs of development. This focus inward could also help in the effort to avoid urban sprawl. The Task Force supports an investigation of this potential opportunity for more sustainable development by the Chairman's Task Force on Sustainable Development.

THE DEFINITION AND IDENTIFICATION OF AFFORDABLE AND SPECIAL NEEDS HOUSING IN HAMILTON-WENTWORTH

RECOMMENDATION 1.6

The Definition of Affordable Housing

a) That the Residual Income Method be adopted, as briefly set out below, as a needed component for identifying the affordable housing needs in The Regional Municipality of Hamilton-Wentworth.

b) Through use of the Residual Income Method, a survey of the demand for special needs housing, analysis of assisted housing waiting lists, the income/ratio method (in the form currently used by the City of Toronto), and other suitable methods, the current Regional Housing Statement Update should be amended and/or extended to more definitively identify the housing needs of residents of Hamilton-Wentworth. Analysis should reveal housing needs according to income, tenure, household type and size, and other appropriate measures.

c) The Regional Official Plan should be amended to state that it shall be the goal of Regional Council to develop, deliver, and monitor policies and programs which will address the housing needs of the residents of Hamilton-Wentworth as identified in future Regional Housing Statement Updates (whose 'indicators of need' will be given through varied methodologies as indicated in b) above).

d) Annual monitoring reports that would be produced by the Planning and Development Department should assess the success of Regional policies and programs

in achieving the goal of providing housing to meet the needs and the targeted density mix identified in Regional Housing Statement Updates. Suggested changes to policies and programs should be part of this annual report. Reporting on land use strategies, zoning flexibility and infill policies should also be part of the report in so far as these have a bearing on achieving the Region's housing mix and housing affordability goals and targets (as outlined in Recommendations 1.1 and 1.2).

Background:
Based on an examination of several possible methods for producing a definition of "affordable housing" that more accurately reflects the particular housing needs in the Hamilton-Wentworth community than the definition of "affordable" provided in the Provincial Policy Statement, the Task Force concluded that a combination of methods is required. One of these methods - the Residual Income Method - is sensitive to factors like household type, size, tenure and income level, and it recognizes that a household can expect a minimum level of non-housing related household expenditures. The Residual Income Method first identifies the estimated amount of income required by each household type to meet basic necessities (including such things as the cost of food, clothing, health care, transportation, furniture, taxes, etc.) Subtracting the income required for these expenditures from the household's income provides an estimate of the amount of income available to the household for shelter. Comparing the estimated amount of income available for shelter to current average market rents in Hamilton-Wentworth should indicate those groups in the Region who may have trouble finding affordable shelter in the current market.

The Task Force suggests that using the Residual Income Method, a survey of the demand for special needs housing, analysis of assisted housing waiting lists, the income/ratio method (in the form currently used by the City of Toronto), and other suitable methods, the current Regional Housing Statement Update should be amended and/or extended to more definitively identify the housing needs of Hamilton-Wentworth residents.

Further, the Task Force recommends that the Region should set a second "goal" in terms of affordable housing: that it will work to develop, deliver and monitor (through the reports suggested in d) above) policies and programs to meet the specific affordable housing needs of the Hamilton-Wentworth community. Like the 25% affordable housing goal of Recommendation 1.1, this goal too will have implementation methods for its achievement outlined in the recommendations that comprise the rest of this Report.

RECOMMENDATION 1.7

Identification of Special Needs Housing

That the Commissioner of Social Services be authorized and directed to develop and maintain an information network, needed for identifying the housing requirements of Hamilton-Wentworth's special needs populations (i.e. physically and psychiatrically disabled, developmentally delayed, the homeless, street youth, victims of family violence, and other populations). This information should be used by the Social Services department to coordinate the efforts of all housing providers in order to guarantee the full range of special needs housing is addressed.

Background:
While the methods for defining affordable housing suggested above may be suitable for many members of the Region, certain segments of the population have additional, "special" needs that also affect their housing needs. Research prepared under the direction of the Task Force reveals that there is a wide range of housing demand for special needs groups and no easy method for identifying this demand. The Task Force believes, in keeping with its Guiding Principle recognizing the housing needs of the most vulnerable groups, that the acknowledgement of special needs housing should be a Regional policy commitment and that every effort should be made to guarantee that the full range of special needs housing is addressed.

Regional action on this policy could begin with the development of an information system or network for identifying the housing requirements of Hamilton-Wentworth's special needs populations. Recommendations that follow in this Report also outline more specific methods for implementing this policy commitment to special needs populations.

COMMITMENT TO COMMUNITY INVOLVEMENT

RECOMMENDATION 1.8

Ensuring a Bottom-Up Approach to Affordable Housing

That a commitment to community development processes be adopted and demonstrated in addressing the affordable housing needs of Hamilton-Wentworth.

Background:
In keeping with the Task Force Guiding Principle emphasizing the importance of community participation in affordable housing issues, the Task Force recommends that the Region should adopt a policy perspective that includes a commitment to community development processes and involvement. How the demonstration of this commitment could be realized is explored throughout the recommendations in the following categories. The underlying principles of community involvement are most explicitly outlined in category 3.0.

2.0 SETTING THE REGULATORY ENVIRONMENT: MODIFICATIONS TO REGIONAL AND AREA MUNICIPAL STANDARDS AND PROCESS

* * *

This category presents a series of recommendations that would ensure that the recommended policy changes of category 1.0 could actually be implemented. The goal of this set of proposed changes to standards and process is to enable affordable housing projects in two ways: First, by removing procedural or regulatory barriers that presently exist, and second, by clarifying the regulatory process and providing better information. As a next 'step' in a Regional strategy for affordable housing, these recommendations call for more direct activity since they seek to challenge the present regulatory structures and presuppositions and replace them with a new framework that would provide increased opportunity for affordable housing in the Region. In particular, it is the Area Municipalities, in whose jurisdiction much of the regulatory environment falls, who are being encouraged here to respond in a new way as part of a Region-wide effort to open the door to affordable housing. Like the policy changes suggested earlier, these regulatory changes continue to work at creating a more congenial environment throughout Hamilton-Wentworth for affordable housing.

* * *

CHANGES TO ZONING

RECOMMENDATION 2.1

Flexible Zoning By-Laws

That the Commissioner of Planning and Development be authorized and directed to organize a technical committee, made up of representatives from Regional and Area Municipal Planning Departments, relevant Provincial agencies, and the Housing Development Industry, with the mandate to prepare a framework for new zoning by-laws that can be adopted by the Area Municipalities. The committee should prepare recommendations that seek to replace the current exclusionary zoning by-laws (which limit the type of development to single or limited uses) with flexible zoning by-laws that provide the opportunity for more affordable housing, and allow creative concepts in the provision of housing such as mixed use developments (i.e. semi-detached, single detached, small lot singles, duplexes), cluster developments, home conversions, special needs housing and granny flats.

Further, the Task Force specifically endorses more flexible by-laws for home conversions and special needs housing with regard to such things as age of building,

setbacks, design considerations, radial separation, and maximum number of units and occupants.

Listed below is a general framework that the Task Force feels should be adopted in changing the by-laws to specifically facilitate conversions:

Age of Building

- should be as of right regardless of the date of construction.

Floor Area

- the minimum floor area should be that stated in the Ontario Building Code. The space provided should meet all minimum standards and contain appropriate household facilities (cooking, bathing, sleeping) and have a separate entrance.

External Appearance

- the external appearance and character of the dwelling must retain a residential character.

Parking

- maintain requirement of one parking space per dwelling unit but allow some flexibility. (i.e. allow the conversion if the applicant can show suitable parking is available besides on-site) In areas where parking has become congested due to a large number of conversions, it is suggested that the municipality adopt a parking permit system.

Building Type

- the building must be structurally suitable for the proposed conversions.

Additions

- allow the construction of addition as long as it conforms with the required front, side and rear yards of the particular zone and does not alter negatively the external residential character and appearance of the building.

Number of Units

- the number of units allowed should be determined by things such as the availability of parking, minimum unit size, building codes, fire and health codes, floor space and availability of municipal services. If the number of units proposed exceeds what is dictated by these considerations, then a by-law amendment and community consultation is required.

Lot area

- there should be no lot size restriction on whether a conversion is allowed. The decision should be determined by things such as the availability of parking, minimum unit size, building codes, fire and health codes, floor space and availability of municipal services.

Listed below is a general framework that the Task Force feels should be adopted in changing the by-laws to facilitate the creation of special needs housing such as lodging homes, group homes, retirement homes, residential care facilities and domiciliary hostels, making requirements less restrictive in the demands on location and the maximum number of residents:

Radial Separation

- should be a minimum of no more than 180 metres.

Maximum Number of Residents

- the maximum number of residents should be controlled by things such as health, safety and fire codes and the ability of municipal services to handle the increase in population.

Dwelling Type

- the house must be structurally suitable for a conversion to a group home and must be licensed or approved under Provincial Statute.

Parking

- must be suitable parking available on site for both residents and employees. The decision on the needed amount of parking should be made application by application with no specific requirement written into the zoning by-law. The decision about the required amount of parking should be sensitive to the likelihood of car ownership and use by the eventual residents.

RECOMMENDATION 2.2

Creative Use of Zoning

That Area Municipalities be encouraged to permit creative use of lot size, frontage, back and side yard requirements, density, etc. when necessary to permit the creation of affordable housing.

Background For Both Recommendations:
The policy directions proposed by the Task Force in category 1.0 call for increased density targets and support for intensification efforts. Both policies would help ensure that the goal of 25% affordable housing (Recommendation 1.1) could be achieved. One method to implement these policy recommendations is to make zoning by-laws more flexible. Current strict regulatory practices serve to limit the opportunities for innovative and affordable housing by setting up exclusionary barriers. Of particular concern is the confusing array of Area Municipal standards in relation to conversions and special needs housing.

As an alternative, the Task Force advocates less restrictive zoning. More flexible zoning would allow a mix of dwelling types. It would provide opportunities for affordable housing construction (of particular importance for first time home buyers) and for affordable stock for the future. Flexible zoning would also aid in efforts at neighbourhood redevelopment, and in particular efforts related to intensification, since zoning could be more appropriate to changes in a neighbourhood's complexion over time. Further, the Task Force specifically endorses more flexible zoning for home conversions and special needs housing.

A technical committee to study and develop these more flexible zoning by-laws is recommended. In the interim, the Task Force recommends that Regional Council encourage Area Municipalities to be creative in their use of by-laws.

RECOMMENDATION 2.3

Density Bonusing

That Area Municipalities be encouraged to develop a policy to implement the bonusing provisions outlined in Section 36 of the Planning Act.

Background:
This is another method to change zoning regulations to enable affordable housing. Section 36 of the

Planning Act allows Area Municipalities, through enabling Official Plan policies, to provide for increases in height and density of new commercial (or industrial or residential) development if affordable residential units or money or land for affordable housing is provided. This could serve as an incentive for the inclusion of affordable housing in a developer's plan, but could only occur when a proposal for new commercial development exceeds existing by-laws, and is a practice that must be exercised with discretion and care.

RECOMMENDATION 2.4

Enforcement

That all Area Municipalities be encouraged to increase the maximum fines for persons or corporations who contravene the zoning by-law to the maximum allowed under Section 66 of the Planning Act. ($20,000 for an individual and $50,000 for a corporation)

RECOMMENDATION 2.5

Enforcement

That all Area Municipalities be encouraged to vigorously enforce all fire, health and safety codes and ensure their maintenance to at least the standards as set by Provincial codes, upgrading these minimums where necessary.

Background For Both Recommendations:
By-law contraventions and fire, health and safety codes also need attention in the general effort to facilitate affordable housing development to ensure that such development is not only made possible, but made safe.

RECOMMENDATION 2.6

Inspection Program That Recognizes the Rights of Tenants

That the Area Municipalities be encouraged to develop a program for the inspection of conversions which recognizes the rights and housing needs of the tenants, including the consideration of requiring landlords to find alternative residential accommodation or provide financial reimbursement for costs of tenant relocation, where appropriate.

Background:
Any policy promoting residential intensification (Recommendation 1.4, and the implementation

methods for this policy such as the suggested zoning by-law changes of Recommendations 2.1 and 2.2) must also deal with the issue of enforcement. Conversions may sometimes be substandard and unsafe places of residences. Often the tenants in these substandard units are low income households who are unable to compete in a tight rental market. The Task Force advocates enforcement of by-laws, to ensure that conversion units are safe and adequate places to live (see Recommendations 2.4 and 2.5 above), but it also advocates the consideration of tenants' needs when this enforcement takes place. The Task Force recommends that the Area Municipalities develop a program for inspection that would incorporate these needs. To enable this at the local level, the Task Force makes a corresponding recommendation (8.4) to the Province asking for legislative backing for these efforts (Provincial authority is required, for example, to require landlords to find alternative accommodation for tenants). It is also hoped that the zoning changes recommended in Task Force Recommendations 2.1 and 2.2 would also facilitate the supply of legal conversions, and this too could help alleviate the problem of high demand for substandard units.

CHANGES RELATED TO THE RENTAL HOUSING PROTECTION ACT

RECOMMENDATION 2.7

Regional Guidance for Area Municipality Implementation of the Act

That the Regional Official Plan be amended to include criteria to guide Area Municipalities in developing local guidelines for the implementation of the Rental Housing Protection Act. Referring to criteria stated in the Act, Criterion No. 2 should have priority over Criterion No. 3. When Criterion No. 2 is not used, Criterion No. 3 should be used creatively, utilizing tools such as cash-in lieu, partnerships with non-profits, density bonusing, and rental of units under the Rent Supplement Program.

Background:
Protection of rental stock is one method of protecting affordable units. But the current regulatory practices related to this protection require change. The Rental Housing Protection Act, 1989 is Provincial legislation that applies to municipalities with populations of

50,000 or more (as of 1989; because population base was 25,000 before 1989, Stoney Creek was included in the Act's provisions) in so far as demolitions, conversions to non-residential uses, and renovations and repairs are concerned. The Act prohibits demolition or conversion of rental property unless the Council of the municipality in which the property is situated grants approval. It also requires Council approval for renovation and repair if such activity requires vacant possession of a unit. Approval can be granted under three criteria:

Criterion No. 1:	the building is structurally unsound; or
Criterion No. 2:	the applicant will a) provide the same number of rental units, in a similar rental range and in the same area as those for which approval is given; and b) provide rental accommodation in the same area of similar quality and rent to tenants required to give up possession of a rental unit as a result of the proposal; or
Criterion No. 3:	the proposal does not adversely affect the supply of affordable housing in the municipality.

Because Provincial Regulations do not assign a priority to these criteria, No. 3 is used most often (see Recommendation 2.8 below for an account of the number of applications in Hamilton). In Recommendation 8.5 to the Province, the Task Force asks that the Province revise the Act, to require more stringent approval criteria. Here, at the Regional level, the Task Force outlines a new Regional approach that would be enabled by such proposed changes in Provincial legislation. However, even in the absence of Provincial legislative change, the Task Force believes that setting a series of Regional guidelines for Area Municipal interpretation of the Act would still represent an effort to better protect the rental stock in Hamilton-Wentworth. Hence the Task Force suggestion that it is the responsibility of the Region to provide guidelines for Area Municipalities in their use of the Act. These guidelines could, at the least, encourage local Councils to be more inclined towards the use of Criterion No. 2. Such guidelines would also comprise a local response to the protection of existing affordable rental stock.

The Task Force also believes the Province should apply the Act to all municipalities, regardless of size, so that rental units have at least the opportunity for protection (see Recommendation 8.6).

RECOMMENDATION 2.8

Local Records of Applications Under the Act

That appropriate Area Municipal Departments be requested to report to Local Councils annually on the status of applications under the Rental Housing Protection Act to date and during the past year, and on the criteria used in granting approval and/or other conditions attached.

Background:
In Ontario, there have been 386 applications (10,053 units) under the Rental Housing Protection Act (1986 and 1989). The status of applications, in terms of number of units affected is: 5,432 units approved and 1,259 units refused, with the balance pending, withdrawn or not subject to the Act. In Hamilton, there have been 15 applications (193 units) under the Act. The status of applications, in terms of the number of units affected is: 91 units approved and 6 units refused, with the balance pending, withdrawn or not subject to the Act. The ratio of units approved to refused under the Act is 15:1 in Hamilton compared to 4:1 in Ontario.

The supply of information about the status of applications under the Rental Housing Protection Act is one method of appraising Area Municipalities of the cumulative effect of local Council decisions made under the Act, so a Regional picture can be formulated. While such information might not necessarily result in different decisions, it could nevertheless ensure an overall assessment is made possible and that Regional trends and concerns could be identified. This overall picture could itself produce different local responses to applications under the Act.

RECOMMENDATION 2.9

Monitoring Units Lost Through Demolition, Conversion and Expropriation

That the Planning and Development Department be authorized and directed, in consultation with community agencies, to monitor and report

annually on the location and probable selling price and/or rent of affordable residential units lost through demolition, conversion, and expropriation.

Background:
A process to monitor the price and location of affordable units lost through demolition, conversion and expropriation is a necessary corollary effort to the proposed changes to the implementation of the Rental Housing Protection Act in Recommendation 2.7 above. If such information were on record, local Councils could make knowledgeable decisions when presented with new applications under the Act. Councils would have the wider picture of trends and patterns in their communities, and this could significantly affect their deliberations.

CLARIFYING AND STREAMLINING THE REGULATORY PROCESS

RECOMMENDATION 2.10

A Procedural Manual

That appropriate Regional staff be directed to prepare a clear procedural manual describing each step of the approvals process and associated time frames.

RECOMMENDATION 2.11

Reviewing the Process Regularly

That appropriate Regional and Area Municipal Departments be requested, in consultation with the development industry, to review their approvals process at least once every two years for the purpose of: establishing and monitoring targets for the time required for plans to receive draft and final approval; and identifying means to increase the efficiency of the process.

Background For Both Recommendations:
Beyond the regulations themselves, the complexity of the regulatory process may also present a formidable barrier to affordable housing efforts. Providing adequate information about the regulatory process, and reviewing this process regularly, are both methods to remove the barriers of process. A more comprehensible, efficient process means potential developers could be more likely to pursue their ideas.

RECOMMENDATION 2.12

Encouraging Application for CMHC A.C.T. Grants To Review the Regulatory Process

That private and non-profit developers and Area Municipalities be encouraged to apply for CMHC A.C.T. (Affordability and Choice Today) grants to finance feasibility studies, design and approval costs, and/or documentation costs associated with demonstration projects with a regulatory component, and participate in proposal development as requested.

Background:
As a method of encouraging attention to the whole regulatory process and to aid in its clarification, municipalities have the ability to review planning and development requirements to make it easier to develop innovative housing forms. CMHC A.C.T. grants, providing up to $20,000 to demonstration projects to finance feasibility studies, design and approval costs, or documentation costs, are designed to foster regulatory reform at the local level. A municipality, a non-profit housing association or the building industry can apply.

RECOMMENDATION 2.13

Fast-Tracking Affordable Projects

a) **That appropriate Regional staff be authorized and directed to fast-track affordable housing projects through all steps of the approvals process.**

b) **That as part of this fast-tracking effort, the Commissioner of Planning and Development be authorized and directed to promote more active technical consultation between appropriate Regional and Area Municipal representatives and developers before developers submit an application for an affordable housing project, thereby avoiding delays caused by improperly prepared or inappropriate applications.**

Background:
Another method to ease the regulatory process and its complexities is to fast-track affordable projects through the approvals process. A technical consultation group designed to assist developers with their applications could be the vehicle to foster this fast-tracking. Such preferential treatment for these projects is regarded by the Task Force as a form of

"affirmative action" for a housing form (affordable) that simply has not, to date, been provided with adequate opportunity. Other Task Force recommendations that follow in this Report also rest on this "affirmative action" foundation.
The opportunity the recommendation would seek to provide for early exchange of information between developers and a team of appropriate Regional and Area Municipal representatives would not only increase efficiency, but could lead to better understanding of a project (from all perspectives) early in the process.

PROVIDING MORE BACKGROUND INFORMATION AND RECORDS

RECOMMENDATION 2.14

A Servicing and Road Capacity Report

That the Commissioner of Transportation and Environmental Services be authorized and directed, in conjunction with Regional and Area Municipal Planning Departments, to prepare a report assessing the servicing capacity, community facilities, parkland, parking etc. in the built-up urban areas of the Region. This Report could also suggest a series of development scenarios based on different assumptions about urban development patterns.

Background:
This kind of information is integral to developing a coherent strategy to promote and justify potential intensification efforts. Both developers and neighbourhood residents could feel more positive about the opportunities for conversion, infill and redevelopment if such information could be available to reassure them that infrastructure services are sufficient to cope with increased population densities.

3.0 OFFERING ASSISTANCE: COMMUNITY DEVELOPMENT INITIATIVES

* * *

In this category of recommendations, some very new Regional roles are defined as the level of direct Regional involvement increases again in the continued creation of a new Regional strategy. These recommendations describe practical initiatives to implement earlier suggested policy changes and to promote a local approach and commitment to affordable housing. Further to the policy and regulatory environments put in place through the recommendations in categories 1.0 and 2.0, the Task Force suggests here how the Region could take steps to get people involved in the affordable housing effort. The goal here: to offer opportunity for local responses to solve a problem that has historically been the responsibility of government. The Task Force ideas here are based on the premise that a partnership between the Region and its residents can offer a faster, better solution to affordable housing needs.

Through a discussion of general principles and initiatives in this category, the Task Force recommends how the Region could take on immediate contact with individuals and groups in a variety of contexts related to affordable housing. The effort to further community development (a theme running throughout all these categories) receives some of its most detailed attention in this set of recommendations. Just as previous categories have sought to 'open the door' for affordable housing, here the suggestion is that it is through the community itself that increased opportunities for affordable housing can be made available as community awareness and involvement in housing matters is fostered and grows. Beyond the general principles and initiatives outlined here, all designed to get people thinking about and involved in housing issues, specific programs and services to enable community development are included among the list of activities for the Regional Housing Commission proposed by the Task Force in Recommendation 6.1

* * *

RECOMMENDATION 3.1

General Public Participation Principles for Community Involvement in the Planning Process

That public participation principles be adopted and applied to the planning process in order to provide citizens an effective role in changing and improving their community. These recommended principles are as follows:

a) The public should be promptly provided with proper information and notification of change in order to facilitate consultation.

b) Appropriate opportunities for consultation to occur should be provided throughout and at the end of a participation process.

c) The results of consultation should be reported back to the Region and Area

Municipalities in an unaltered and unbiased manner.

d) **Policies and programs should be accessible, clear, concise and timely.**

e) **Community members should be encouraged to define and meet their own needs, free from coercion and with provision of appropriate information and resources.**

f) **The public body sponsoring the participation program should provide information and consultation to members of the community in order that they may develop and use their own expertise.**

g) **Notification should be provided and opportunities for consultation should be available where required in both official languages and other languages including signing for the hearing impaired.**

h) **When possible the form and process of the public consultation process should be developed in collaboration with the public and with community members and agencies who have related expertise.**

Background:
The Task Force believes, in keeping with its Guiding Principle that emphasizes bottom-up community development in the resolution of housing issues, that the Region should have express commitment to public involvement strategies in all of its housing-related activities (see Recommendation 1.8).

In particular, the public participation principles outlined above should be adopted by the Region as a more detailed consideration of the notion of public participation than the principles already included in Section 14.11 of the Regional Official Plan. The Task Force believes the principles above should be applied to the planning process in order to provide citizens an effective role in changing and improving their community. The Task Force makes this recommendation based on the belief that a community should have both the capacity and the responsibility to identify and resolve problems that diminish the quality of life among its citizens. To enable this, the Task Force suggests it is the Region's role to encourage community-based planning, where the

Region and the community would work together as partners to resolve community issues.

These public participation principles should be regarded as a broad perspective that particularly informs the recommendations for community development and community-based responses to affordable housing that follow in this category and in the list of activities proposed for the Regional Housing Commission (Recommendation 6.1). But even beyond this, the Task Force strongly endorses the recognition of the intent of these principles in the implementation of any of the recommendations that make up this Report.

RECOMMENDATION 3.2

Specific Methods for Community Involvement in the Planning Process

That appropriate Regional staff be authorized and directed to provide support to Area Municipalities and encourage them to initiate a pilot project to establish and support neighbourhood based planning committees in four or five different neighbourhoods in the Region whose purpose is to examine affordable housing and other inter-related issues as they exist in these particular communities.

Background:

The broad, general principles for public involvement outlined in Recommendation 3.1 require a change of orientation from the current, government-based planning system. In order to initiate this shift in perspective, the Task Force recommends a pilot project. As a joint Regional-Area Municipal effort, this project would consist of a series of neighbourhood based planning committees that could examine affordable housing issues (and other inter-related issues) as they exist in particular communities, and then could define neighbourhood-based actions for addressing these issues. This project would provide experience in neighbourhood-based planning for both citizens and government, it could strive to address both local and Regional concerns and perspectives, and evaluation of the project could suggest methods for more permanent community participation in resolving affordable housing issues.

RECOMMENDATION 3.3

Encouraging a Community Development Approach to Housing Issues, Including Neighbourhood Revitalization

a) That appropriate staff (provided with appropriate budget resources) be directed to work with Area Municipalities, citizen groups, churches, and other community based organizations in projects that could include, but are not limited to, the following:

- **accessing programs such as PRIDE;**
- **accessing Rehabilitation programs;**
- **developing local rehabilitation and repair centres involving trades people, retirees, and other volunteers, and accessing funds available through training or retraining programs, to assist those in need;**
- **facilitating rehabilitation of existing residential dwellings on the principle of sweat equity for the homeless;**
- **accessing Federal/Provincial programs to purchase existing rooming and boarding houses when they are for sale on the private market and/or to develop new housing for single persons and the hard to house;**
- **encouraging the involvement of tenants and prospective tenants in dwelling design and rehabilitation;**
- **developing agreements with owners of vacant parcels of land to promote the interim use of these properties as things such as gardens, parking or playgrounds;**
- **developing a community development approach in preparing redevelopment plans for existing built neighbourhoods;**

- **encouraging community groups to identify and utilize surplus land for housing and to educate and encourage rehabilitation of the existing housing stock;**

- **developing a community-based, self help entry option for home ownership, whereby low income households could rent-to-own;**

- **developing Affordable Housing First Policies and establishing non-profit housing corporations;**

- **providing support to Municipal and private non-profit housing corporations and cooperatives attempting to provide equity, shared equity and mixed tenure options for both senior and non-senior households;**

- **encouraging a variety of partnerships in the development of affordable housing; and**

- **developing a mediation service for conflict resolution.**

Background:
Further to adhering to public participation principles in the planning process, and re-evaluating the very basis of this process, the Region has the opportunity now for acting as a conduit for community development and involvement in housing issues. Many of the community development initiatives listed here could possibly be coordinated by the Regional Housing Commission proposed by the Task Force in Recommendation 6.1. In this recommendation above, there is an outline of ideas for community development; in Recommendation 6.1, the Task Force suggests a vehicle or delivery mechanism for more specific programs and services. An interesting point to note is that just as one of the roles of the Regional Housing Commission will be to foster community development, it will also itself largely be the product of such community involvement. Full detail on the Regional Housing Commission is found in the Background to Recommendation 6.1.

In terms of more generally initiating community development (the subject of this category), the Region could, for example, encourage community participation in the revitalization of certain neighbourhoods. The rehabilitation and maintenance of neighbourhoods is critical to the supply of affordable housing in the Region given both the lack of new rental units under construction and the relative "affordability" of many existing units in buildings that may need attention. The Task Force advocates a community development approach to revitalization that would involve residents in the process of deciding what happens to their neighbourhoods, including the creation of such things as local rehabilitation and repair centres. Regional, Area Municipal, and citizen representatives could work together in formulating innovative and neighbourhood-specific responses to the aging existing stock.

The community development approach to resolving neighbourhood issues could also lead to the creation of community-based policies and programs:

Given the inability of approximately one-third of the Region's households to enter the home ownership market, the Task Force believes that one area that holds particular potential for exploration is the idea of a community-based, self help entry option for home ownership where low income households could rent-to-own. The Task Force recommends that this option receive Regional attention. Rent-to-own housing programs provide households without cash for a downpayment the opportunity to rent with an option to buy (with a covenant that limits capital gains upon sale and guarantees the sponsoring organization the first option to buy). Sometimes, methods like sweat equity (where equity is built up through labour) are part of a rent-to-own program. The community development model makes use of local initiatives, allowing individuals to develop their own skills with less dependence on institutional solutions. Such a model could foster housing design that could better meet the needs of tenants and low income households, and it could encourage organized community groups (eg. business associations, churches) to sponsor projects for affordable housing in their own backyard.

A Regional commitment to community development and neighbourhood-based response to affordable housing could also include working with community groups who may have land available, and who could develop Affordable Housing First Policies in keeping with the one outlined for the Region in Recommendation 5.2. The Task Force also suggests that the Region could play a role in assisting these community groups in forming non-profit housing corporations. In particular, the Region could provide support to groups attempting to provide equity, shared equity and mixed tenure options. Specific methods of assistance are outlined in the list of roles assigned to the Regional Housing Commission in Recommendation 6.1.

Further, the Region could assist and promote the development of partnerships between several parties, often to generate funds for affordable housing: between institutions (such as a university or hospital) and communities; between specific organizations; or between groups seeking to enter the affordable housing market and who could benefit by coordinating their efforts.

Finally, the Task Force believes that part of a community-based response to affordable housing includes a community-developed process for conflict resolution. There is currently no mechanism in place for conflict resolution between neighbours or between landlords and tenants. For example, people often protest intensification because of noisy tenants or poor property maintenance, and there is no facility in place to mediate such disagreement. The Task Force recommends that the Region, as part of its community development efforts, should work with community agencies to develop a mediation service to address these situations and to promote compromise instead of conflict.

RECOMMENDATION 3.4

Support to Home Share Programs

That the Region's financial support for the home sharing programs in Hamilton-Wentworth be continued and increased, and that efforts be continued to make the programs available to all segments of the population.

Background:
A community-based initiative that the Task Force believes warrants continued Regional financial assistance is the concept of home sharing. Home sharing is a form of residential intensification that involves a shared living arrangement between two or more individuals. Home sharing programs offer a

community-based, cost-effective, alternative response to the housing shortage problems of some individuals, and to the cash-flow or special needs problems faced by certain home owners.

4.0 FOCUSING: INITIATIVES TO GENERATE IDEAS ON AFFORDABLE HOUSING

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This category suggests a series of Regional initiatives whose goal is to generate and promote innovative ideas on the design, development, management and financing of affordable housing, another sign of direct Regional commitment to affordable housing. These recommendations would seek to ensure that there are affordable housing products available - that there is something 'affordable' to build, and that these ideas are suitably publicized and rewarded. The recommendations here suggest methods to generally stimulate interest in, and give attention to, affordable housing. This series of recommendations seeks to promote ideas which would reflect the policy statements of the recommendations in category 1.0. and the proposed regulatory changes in category 2.0, since many of the methods for innovative project proposals would look to both policy support and more flexible zoning by-laws for viability. These recommendations also emphasize the community involvement that the Task Force consistently endorses. Again a 'new perspective', this category focuses particularly on new ways of thinking, and recommends ways to encourage and promote these new ideas.

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METHOD ONE: GRASS ROOTS MARATHON THINK TANK ("CHARETTE") ON AFFORDABLE HOUSING

RECOMMENDATION 4.1

A Charette Project

a) That community groups be encouraged to sponsor a committee of citizens, and representatives of housing organizations and agencies, the building and development industry, the architectural profession, and government departments to organize a Grass Roots Affordable Housing CHARETTE in Hamilton-Wentworth in 1992. In order to increase the likelihood of implementing ideas generated at the CHARETTE, surplus government sites with potential for residential development should be used as case studies whenever possible. Sites in the existing urban area should also be used as case studies.

b) That the Grass Roots Affordable Housing CHARETTE be followed with:

- **meetings of the CHARETTE committee to develop a draft strategy to implement as many as possible of the ideas arising from the CHARETTE; Appropriate**

implementation bodies should be identified, and when possible the implementation should occur through community based groups and organizations with support from all levels of government;

- **production of a CHARETTE Report;**
- **circulation of the CHARETTE Report and Draft Implementation Strategy to CHARETTE participants and other interested citizens for comment and feedback; and**
- **continued commitment by the Region and Area Municipalities to the involvement of community groups and citizens in the planning and development of housing.**

Background:
A CHARETTE is a marathon think tank on affordable housing, often undertaken over a 24 hour period. Traditionally, CHARETTES have been an opportunity for professionals to brainstorm on housing issues. However, the Task Force advocates a "grass roots", neighbourhood-based CHARETTE, where citizens and potential tenants, in partnership with professionals, would identify and innovatively resolve design issues for affordable housing. The resulting ideas could be used as terms of reference for future affordable development projects. With its emphasis on neighbourhood-based solutions, this method of generating ideas about affordable housing could be an important component in the broader increase in community involvement that the Task Force believes is essential in a new Regional response to affordable housing.

METHOD TWO: DEMONSTRATION PROJECTS

RECOMMENDATION 4.2

Organizing a Demonstration Project

That a committee of the Chairman's Task Force on Affordable Housing and Regional staff be established to work with the Ministry of Government Services to develop terms of reference for demonstration projects for affordable housing on Provincially owned land located in Hamilton-Wentworth. The winning design/development proposals emerging from these demonstration projects should support as many as possible of both the concepts supported by the Task Force and the ideas which emerge through the Grass Roots Affordable Housing CHARETTE.

RECOMMENDATION 4.3

Provincial Participation

That the Provincial Government be requested to participate in demonstration projects for affordable housing in Hamilton-Wentworth through provision of public land, retention of architectural assistance and consultant support, etc.

Background For Both Recommendations:
The Task Force advocates Regional involvement in small scale, locally initiated demonstration projects that would produce affordable housing initiatives that could be translated into "real life" implementation without ongoing (or significant) government assistance. Working with Provincial representatives and Provincial support, the Region could call for proposals that utilize unique financing, design, tenure, financing etc. This method of generating ideas would also achieve other benefits: encouraging Federal or Provincial governments to introduce new programs; providing examples of innovative concepts for builders; providing alternative affordable housing options; encouraging flexibility in zoning; promoting community acceptance of new ideas; and promoting community involvement.

METHOD THREE: AWARDS COMMITTEE

RECOMMENDATION 4.4

Funding and Organizing an Awards Committee

a) That $10,000 be allocated for the establishment of an Affordable Housing Awards Committee, conditional upon the commitment of another Region to joint participation.

b) That an Affordable Housing Awards Committee be established consisting of Regional Councillors, tenants and home owners, professional economists, representatives of community groups, the building industry, and the architectural profession, to recognize and publicize innovation and quality in the design, financing, development, and/or management of affordable housing, private and non-profit, in the Region. In order to stimulate competition, generate interest, expand the base of new ideas and innovations considered and lower the costs incurred, the Affordable Housing Awards Committee should be established as a joint effort with another Region, with committee membership and staff support drawn from both Regions. Criteria for judging innovation should be developed by the Committee.

Background:
Project awards sponsored or co-sponsored by the Region would recognize projects constructed in the Region that demonstrate an innovative approach to affordable housing in such areas as design, financing, management, etc. Co-sponsoring such awards would ensure sufficient funding is available and that there would be a large base of new projects for consideration by the awards committee. The proposed awards committee would seek to involve a wide spectrum of interests, including the public, the building industry, and politicians. While this method for generating ideas would not lead directly to the creation of affordable housing, it would focus considerable attention on innovative affordable housing efforts.

METHOD FOUR: INFORMATION COLLECTION AND DISSEMINATION

RECOMMENDATION 4.5

Different Methods to Exchange Information

That appropriate Regional staff be authorized and directed to:

a) Create a committee including all Planning Departments, members of the community, and representatives of the development industry, to investigate and recommend new methods of subdivision and neighbourhood design that will allow for greater integration of housing types and make more efficient use of municipal services such as public transit and infrastructure.

b) Create and maintain a library of innovative housing and subdivision designs for the use of all interested parties. The Planning and Development Department should promote whenever possible the use and development of these creative and innovative designs.

Background:
Innovative ideas need to be made available to the public and to interested developers if they are ever to be utilized.

5.0 READY TO BUILD: ENABLING AND ENSURING THE CONSTRUCTION OF AFFORDABLE HOUSING

This category is a set of recommendations that would seek to ensure that affordable housing could actually begin the construction stage. The goal of this set of recommendations is to provide opportunities for the building of affordable housing in the Region by addressing three things:

1) Ensuring that there is land available for affordable housing projects.
2) Ensuring that land can be accessed.
3) Ensuring that affordable housing is actually built.

Another step in a new Regional strategy, this category moves even further into direct Regional involvement in affordable housing, with increased financial, administrative, and regulatory commitments. 'Building' on the policy, process, community involvement, and ideas outlined in the previous categories, recommendations in this section (through a variety of methods) would enable the physical construction of affordable housing, again by suggesting a series of changes and challenges to existing methods of operation.

NON-PROFIT AND COOPERATIVE SECTOR

i. Direct Funding

RECOMMENDATION 5.1

A Regional Grant Budget

That a Regional Grant Budget be established that allows groups providing low income housing within the community access to Regional resources. A mechanism to determine eligible groups and activities and to set spending priorities within this separate funding category should also be established.

Background:
One method to assist non-profit and cooperative housing providers access funds that could enable them to build is through the use of direct grants. The Region provides grants to outside bodies under the authority of the Municipal Act. The Region provides general grants and social service grants under this legislation. But in the past, Regional budgetary acknowledgement of affordable housing has not been an established priority. To reflect a financial demonstration of the Region's commitment

to affordable housing, the Task Force advocates the creation of a Regional Grant Budget for groups providing low income housing within the community. This Budget could possibly be administered through the Regional Housing Commission proposed by the Task Force in Recommendation 6.1

ii. Assistance in Land Identification

RECOMMENDATION 5.2

Affordable Housing First Policy

a) That the appropriate Regional Department be authorized and directed to develop an Affordable Housing First Policy to ensure that:

- **Regionally owned lands that are suitable for residential use and are declared surplus are offered for purchase or lease in the first instance for the development of affordable housing; a revolving fund would be the vehicle for this purchase (see Recommendations 5.4 and 5.5); and**
- **unallocated funds from the sale of Regionally owned land are contributed to a revolving fund established for the purpose of assisting non-profit housing providers in accessing land (see Recommendations 5.4 and 5.5); and**
- **a regular review is undertaken of underutilized Regionally owned land to determine its suitability for housing or mixed use development.**

b) That all Area Municipalities and Boards of Education in Hamilton-Wentworth be requested to pursue similar Affordable Housing First Policies.

Background:

Before non-profit and cooperative and other affordable housing providers can initiate construction of affordable units, they must have appropriate land available. An "Affordable Housing First" policy, which states that surplus Regional lands must be made available for affordable housing as a priority over other uses, could be the first step in ensuring this availability. Such a policy would identify and earmark land for affordable housing efforts, making the land available through a revolving fund system. The policy could also require that surplus funds from the sale of Regional land not needed for Regional purposes be used to acquire land, again for eventual use by non-profit and cooperative providers. Finally, the Policy could require a regular review of underutilized Regional land.

The Task Force feels an Affordable Housing First Policy is a necessary step in Regional commitment to addressing the affordable housing issues in Hamilton-Wentworth. Such a policy would protect land currently owned by the Region, to ensure that it is used for affordable housing. The Task Force also recommends that Regional Council request all Area Municipalities and Boards of Education to demonstrate a shared commitment to affordable housing efforts by adopting similar "Affordable Housing First" policies.

RECOMMENDATION 5.3

Creating Maps for Ready Land Identification

a) **That Area Municipalities be encouraged to develop a series of maps, based on the Vacant Residential Land Inventory and existing neighbourhood plans and policies, identifying parcels of land with potential for medium or high density housing, infill or redevelopment, for use by private and municipal non-profit housing corporations and cooperatives.**

b) **That this information be accessible to all interested parties.**

Background:
As an assistance in the effort to identify and earmark land as part of an Affordable Housing First Policy, the Task Force recommends that the Region encourage Area Municipalities to develop a series of maps identifying land with potential for affordable housing use (and, in particular, identifying sites with potential for medium or high density housing, or infill or redevelopment). These maps could be based on the recently completed Regional Vacant Residential Land Inventory, as well as locally known sites identified in existing neighbourhood plans. Because the maps would be based on existing

knowledge, their compilation would be relatively straightforward. These maps could assist non-profit and cooperative developers in their effort to find appropriate building sites.

iii. Assistance in Land Acquisition

RECOMMENDATION 5.4

A Revolving Block Fund

a) That a revolving block fund of at least $6 million be obtained from the Provincial Government to be used for a Regionally directed program for:

- **o the acquisition of land for housing low income households; and/or**
- **o bridge financing for non-profits to secure land; and/or**
- **o loan guarantees to non-profit housing providers to enable them to secure land.**

b) That a fund of $1 million be established to be used for the purpose of providing cost writedowns on land sold or leased to non-profit providers, in special circumstances, in order to permit them to develop projects within the Maximum Unit Price Guidelines.

RECOMMENDATION 5.5

Guidelines and Terms of Reference for a Revolving Block Fund

That a committee be established consisting of: staff from the Regional Departments of Planning and Development, Finance, Social Services and Legal Services; representatives of private and Municipal non-profit housing corporations and cooperatives; staff from the Ministry of Housing; and representatives of the public, to:

a) Clarify and provide guidelines around issues arising from the establishment of a revolving fund to be used for:

- the acquisition of land for housing affordable to low income households; and/or
- bridge financing for non-profits to secure land; and/or
- loan guarantees to non-profit housing providers to enable them to secure land.

Issues to be resolved include application procedures, selection of purchasers, securement and disbursement of funds, authority and responsibilities of fund manager, and role of the Ministry of Housing; and

b) Develop terms of reference for the operation of a revolving fund, based on the principle of minimizing costs and risks to the Regional tax payer. The following guidelines should be reflected in the terms of reference:

- small and medium sized sites (unit potential of 1-100) only should be considered for acquisition except when Regional Council approval for site acquisition for larger sites is received as a result of particular circumstances of a transaction;
- land banked should reflect short term demand; total unit potential, assuming an average cost of $30,000 per unit should be limited to 200 units (this represents between one-half and two-thirds of the average annual allocations for assisted housing within Hamilton-Wentworth over the last several years);
- sales and/or leases should be based on either full cost recovery (this may include land, interest, surveys, legal, land transfer tax, property tax, local improvements, maintenance, soil tests, administrative costs and real estate fees) or market value, except in

cases where Regional Council wishes to authorize approval for cost underwriting, as in Recommendation 5.4 b) above (usually in cases where the project cannot be developed under the Provincial Maximum Unit Price guidelines due to the central location of a property, the costs of making property environmentally suitable for development, etc.);

- leases should be based on a 35 year term, with the full cost of the lease payed upfront;
- leases should have an option of renewal for an additional 35 years or until the end of the economic life of the building, at the rental of One Dollar ($1.00) per annum, provided that no other costs are incurred by the Lessor in carrying the holding or lands;
- a portion of the fund should be allocated to the purchase of land which may be used to facilitate the development of underutilized land in existing urban areas;
- in newly developing areas, only land that is designated for urban development should be considered for acquisition;
- the subdivision approvals process should be used when possible to identify sites and to negotiate purchase agreements between the Region and the developer;
- sites acquired should be distributed throughout the Region;
- the operation of the fund should be evaluated on an annual basis; and
- there should be a community involvement component.

Background For Both Recommendations:
Non-profit housing corporations and cooperatives often have difficulty accessing land because of: shortages in appropriate land when allocations become available; limitations of the Federal-Provincial Non-Profit Housing Program which requires identification of sites before final allocation commitments are made; and the cost of land exceeding the funding available under the Maximum Unit Price Guidelines (MUPs).

The Region could assist non-profits and cooperatives by requesting the Province for start-up money for a revolving fund for the purposes outlined in the above Recommendations. The Region could acquire land, and lease or sell it to non-profits and/or cooperatives for the purpose of providing housing to low and moderate income households. Alternatively, the fund could also be used for bridge financing or loan guarantees for these housing providers, since they often experience difficulty getting construction projects off the ground due to reticence on the part of financial institutions to loan money without such guarantees in place. The fund would be replenished as lands are sold or leased. In part b) of Recommendation 5.4, the Task Force also advocates a separate, gradually diminishing fund for special circumstances when cost writedowns are necessary.

The larger, $6 million revolving fund would enable the Region to demonstrate direct commitment to the Task Force Guiding Principle that the most vulnerable groups must have their housing needs met: It would allow non-profit and cooperative providers to see more of their projects come to fruition for these vulnerable groups. It would also, with its financial commitment, involve the Region as partner and potential advocate for assisted housing projects. Finally, this fund would be a vehicle for implementing the Affordable Housing First Policy advocated by the Task Force in Recommendation 5.2. The fund could be administered by the Regional Housing Commission proposed by the Task Force in Recommendation 6.1

THE PRIVATE SECTOR

i. Use of Incentives and Disincentives

RECOMMENDATION 5.6

Land Leases as Incentive

That the private sector be encouraged to use land leases to lower housing costs by amortizing costs and charges related to leased land.

Background:
Housing can be made more affordable if households are required to purchase the building only, while land is leased. The Task Force recommends that private sector developers be encouraged to utilize land leases more often, thereby lowering the downpayment required to purchase a unit. This could significantly increase the number of prospective buyers, simultaneously stimulating demand for the construction of such affordable units and in this way acting as an incentive for private sector provision of an affordable product. In an extended version of this idea, land trusts could be set up to ensure that land remains leased and renders the houses on it "affordable" in perpetuity.

RECOMMENDATION 5.7

Innovative Ownership and Tenure Options as Incentives

That the private sector be encouraged to offer innovative home ownership packages to prospective buyers (ex. rent-to-own) to lower housing costs.

Background:
One way of making new housing development more attractive and affordable to prospective buyers is to offer unique home ownership options, like rent-to-own. As in Recommendation 5.6 above, using such techniques could increase the number of prospective buyers, simultaneously stimulating demand for the construction of affordable units. In this sense, innovative home ownership options could serve as an "incentive" for private sector provision of an affordable housing product.

ii. 25% Affordable Housing in All Developments

RECOMMENDATION 5.8

Working with Developers in Achieving 25% Affordable Housing

a) That the Planning and Development Department be authorized and directed to increase its efforts in articulating the Region's housing needs with the housing development industry and, in cooperation with the Area Municipalities, to negotiate development agreements which work towards achieving the Region's goal of a minimum of 25% affordable housing in all urban and rural residential development, subject to servicing availability.

b) That as part of these efforts, the Planning and Development Department be authorized and directed to change the application procedure for all new subdivisions and condominiums so that it includes a requirement that the applicant identify how the proposal fits with the Region's 25% affordable housing goal as stated in Recommendation 1.1.

Background:
The Task Force recommends that the Region, through the Planning and Development Department, encourage private developers to engage in affordable housing construction as part of their development efforts. Through its control of the subdivision and condominium approval process the Region can encourage developers to take different approaches to new construction so that the full range of market demand and need is addressed. Altering the application procedure, so that it would require identification of how a proposal meets the Region's 25% affordable housing goal (as defined in Recommendation 1.1), would focus developers' attention on affordable housing and could make its construction more likely. In this way, private sector development could be used as a means to ensure that Regional affordable housing goals and targets, outlined in Recommendations 1.1 and 1.2, are met.

ASSISTANCE TO BOTH NON-PROFIT/COOPERATIVE AND PRIVATE SECTORS

RECOMMENDATION 5.9

Joint Ventures

That proposals for the Region to engage in joint ventures with the private and/or non-profit sector that would lead to the use of new and innovative techniques to provide affordable housing and to further the objectives stated in the Guiding Principles of the Chairman's Task Force on Affordable Housing be considered on an individual basis. These ventures could take many different forms, from a joint commercial/affordable housing project to the construction of innovative affordable housing designs. Methods to implement these ventures would be to:

a) Establish a revolving fund of $.5 million to be used for the purpose of assisting private and non-profit housing providers and community groups in implementing unique design, equity, sweat equity, financing, planning or management techniques for affordable housing. The terms of reference for the fund must ensure that money not be used to confer "unfair" benefits upon particular developers, but must be used to directly further Regional objectives, in accordance with the legal definition of joint venturing. The development of terms of reference for the fund should be referred to the staff committee which is being established to develop a terms of reference for funds to assist non-profit housing providers and co-operatives in accessing land (see Recommendation 5.5).

b) Direct the proposed Housing Commission (Recommendation 6.1), utilizing public information from the Planning and Development Department, to identify and pursue opportunities for joint ventures with the private sector, whereby the Region assumes a second mortgage on the difference between market value and the sale price agreed to by the developer, if any, and/or registers resale controls upon the deed of affordable units to ensure units are targeted to low to moderate income households and remain affordable for at least 25 years.

Background:
Joint ventures could encourage and enable both non-profit/cooperative and private sector developers to begin affordable housing construction. Joint ventures could directly assist would-be affordable housing builders in the start-up stage. Such ventures reflect the reality that neither the private or public sector operating alone is capable of addressing the full range of housing need, and that a public-private partnership of resources and expertise can be a valuable cooperation.

Joint ventures could take a whole variety of forms, but in all instances there would be a clear set of legal responsibilities established between participants. There is some risk associated with joint ventures, in that the Municipality involved must be careful to avoid bonusing and providing unfair advantage to the private partner in the joint venture. A report prepared in 1989 for the Region ("An Evaluation of the Applicability of Regional/Private Sector Joint Ventures to the Regional Municipality of Hamilton-Wentworth" by David P. Amborski and Associates, 1989) reviewed the legal foundations for joint venturing. The review concluded that the most appropriate legal mechanisms are by contract or long term lease. Either document may provide for the distribution of burdens and benefits. Either can be founded upon express statutory authority and must ensure protection of the public interest. The report stresses that the objectives of the municipality and the developer must be based upon sound assumptions and research, that the components of the business and legal relationship must be protected, that the Region must develop a project team capable of preparing, promoting and implementing the agreement, that certain necessary statutory conditions must be met, and that public policy objectives must be adhered to.

The methods the Task Force advocates for implementing such ventures include the establishment of a revolving fund, and Regional provision of second mortgages on certain projects. Both initiatives could be administered by the Regional Housing Commission proposed by the Task Force in Recommendation 6.1. The participation in joint ventures by the Region could broaden Regional initiatives with respect to affordable housing, as well as provide a base from which the Region could encourage private sector developers to engage in affordable projects.

6.0 A RECOMMENDED VEHICLE FOR REGIONAL INVOLVEMENT IN HOUSING: A REGIONAL HOUSING COMMISSION

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In previous categories, the Task Force has suggested how an appropriate policy and regulatory environment could be put in place in Hamilton-Wentworth to encourage affordable housing. Various initiatives to encourage attention to affordable housing efforts and to enable its construction have also been proposed. In this category the Task Force turns to its suggestion for a vehicle to implement much of what could result from all those other changes in outlook and activity.

The model that follows here is the effort to provide a coordinated Regional response to housing issues. As this Report has emphasized, the Task Force envisions change in relation to housing within the Region at a policy and regulatory level, and at a more direct, hands-on level as well. According to the Task Force, both kinds of change necessitate community participation. It should be no wonder, then, that the mandate of the Commission whose description follows here is itself reflective of that focus on community involvement. The Commission will also, in turn, be an agent to foster even more community development and participation in housing issues.

One of the major arguments for the establishment of such a Commission is that it is a vehicle through which the Region could manage the devolved housing authority it is seeking from the Province. The Commission represents, perhaps more strongly than any other initiative, the Region's willingness to take on its own housing problems, a willingness and commitment the Task Force has encouraged through the strong, proactive actions represented in categories 1.0 to 5.0.

Finally, the underlying Task Force belief that a 'new perspective' on housing is needed would find clear expression in the novel form of the Commission and the change of focus its very formation and operation would entail.

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RECOMMENDATION 6.1

That the Commissioner of Planning and Development, in conjunction with the Commissioner of Social Services, other relevant departments, providers of housing, and members of the Chairman's Task Force on Affordable Housing be authorized and directed to develop a detailed implementation plan for the creation of a Regional Housing Commission and present this report for consideration by Regional Council in six months. The implementation plan should address issues such as:

a) **the organizational structures and relationships;**

b) **the composition and appointment of the Commission (a mix of appointed political**

representation (Regional and Provincial), and elected citizen representation including advocates for community groups and representatives of special needs populations);

c) financial arrangements for its operation, including funding requests to the Province to support the 'devolution' of responsibility that is being proposed through the Commission; and

d) mandate and role - including the following major arms of activity:

To Operate as an Administrative/Delivery Mechanism:

- to administer the Revolving Fund (Recommendations 5.4 and 5.5) and the Joint Venture fund (Recommendation 5.9); and

- to develop a Region-wide delivery mechanism for community-based rehabilitation and maintenance programs (outlined in detail in Recommendation 3.3). Objectives of this program delivery system should be inclusive of, but not limited to:

    - increasing allocations under existing programs in all Area Municipalities;

    - providing a Regional loan guarantee program to make Provincial and Federal programs more accessible to Regional households with affordability problems;

    - providing supplementary programs to promote rehabilitation and maintenance of the existing stock;

    - ensuring that neighbourhoods in need of revitalization receive maximum grants under both PRIDE programs and rehabilitation programs for landlords and owners; and

    - increasing community awareness of programs.

To Serve as a Centre for the Study of Innovative Ideas in Housing and to Analyze and Seek Solutions to Housing Needs in Hamilton-Wentworth:

- to sponsor design competitions (see category 4.0) to build projects and to encourage innovation in the design, development, management and financing of affordable housing;
- to research novel ideas on equity, financing, design, management or other innovative housing techniques;
- to investigate other community housing needs and possible solutions, including a consideration of the formation of a Regional Non-Profit Housing Corporation (that could serve as a catalyst to encourage cooperation and maximize efficiency, and that could seek to address those housing needs not currently being met in the Region); and
- to undertake a second review of all public input received by the Chairman's Task Force on Affordable Housing (a first review having already been completed by Task Force itself) to ensure all ideas and suggestions have been considered.

To Provide Facilitative/Technical and Coordinating Services

- to provide assistance to individuals and groups at different stages in the development process through services such as, but not limited to, the following:
  a) advocating and encouraging the development and Municipal acceptance of innovative affordable housing and subdivision designs;

  b) providing innovative design, equity, financing, planning and management techniques through providing facilitative/technical assistance to non-profit groups and private individuals attempting to demonstrate new and innovative techniques;

c) helping individuals and groups in acquiring government grants and funds, identifying sites for development, helping with the approvals process and other assistance deemed appropriate; and

d) in an even more specific form of c), guiding smaller non-profits through the land acquisition and development stages of a program or actually providing this service at cost.

o to generally coordinate and assist providers of non-profit housing, where such assistance is needed;

o to develop collaborative arrangements with support service agencies so that both the transitional and permanent housing of people with special needs such as victims of domestic violence, the developmentally delayed, and the physically disabled and other vulnerable groups, are being met.

o to provide assistance to tenants. Services could include, but are not necessarily limited to, the following:

a) Assisting any tenant groups that may want to organize, developing long term strategies that would emphasize and facilitate repeated successes for tenants who seek to improve their housing situation. This could be done by:

o playing an assisting role in improvement programs;

o creating opportunities for tenants to express their views and take part in the decision-making process in a manner they themselves have identified; and

o sharing information with tenants in a clear and consistent manner.

b) Encouraging all non-profit organizations to increase tenant participation using methods such as, but not limited to, the following:

- increasing tenant membership at the board level and having tenants elected by other tenants;
- opening board meetings to tenants, and ensuring that the time, place and agenda is publicized on a regular basis;
- providing funding and resources to tenants for a tenant-run newspaper;
- creating a standing committee of the board which includes seniors and people with disabilities, including psychiatric; this committee could interpret policies and procedures in areas such as eviction, building design, new projects and vacancy allowances;
- conducting a survey of safety problems through each site with tenants and management;
- establishing neighbourhood watches in all projects;
- providing tenants with policy information, keeping in mind language, literacy and other barriers;
- involving tenants in the development of job descriptions and performance evaluation of on site staff;

- involving tenants in the development of new policy; and
- consideration of the idea of providing a "tool library" in housing projects so that tenants can make their own repairs.

To Provide a Central Public Information Service:

- to provide public information services that could include, but are not limited to, the following:

  a) working with Area Municipalities to promote home conversions and to provide information about how to build legal accessory apartments;

  b) making the public aware that there are no Regional development charges on home conversions of 2 units or less and encouraging all Area Municipalities to adopt a similar policy in their Development Charges by-law;

  c) developing a public information program or publicity campaign, in conjunction with the Area Municipalities and with community participation, to address people's concerns about intensification and to provide information about the potential for infill and redevelopment options in order to stimulate interest in this type of development. Provincial "Neighbour's" grants could be applied for as funding sources;

  d) informing local unions, other pension fund sources, and Credit Unions about the potential for investment in affordable housing through means that could include Housing Trust Funds; and

  e) preparing an information package for distribution within the Region

on the range of moderately priced home ownership options available, particularly those with innovative designs or other features which increase affordability.

To Perform an Advocacy Role:

- **to perform an advocacy role to represent the Region's housing concerns and needs with other levels of government.**

Background:

Why a 'Housing Commission'?:

The host of new Regional duties outlined in previous categories is long. At present, Regional involvement in housing issues takes place through a variety of Regional departments. As a result, certain affordable housing projects or concerns can get lost or abandoned. With the considerably expanded Regional role in relation to affordable housing that the Task Force advocates, it would seem even more crucial that a central management body be established.

To fully participate in housing matters, and to do so in a way that will continue the commitment to community involvement already focused upon in previous Task Force recommendations, the Task Force recommends the creation of a Regional instrument, but one that is unique: a Regional Housing Commission.

The Commission as Representative of a Devolution of Authority from Province to Region:

A Regional Housing Commission would represent, first, a vehicle to oversee the sought-for devolution of responsibility for housing matters from Province to Region. The creation of such a Commission would represent a clear Regional commitment to housing and it would reflect the Region's preparedness to take a strong, central, coordinating role in housing matters (related to affordability; but related to other housing types and issues as well). Assuming responsibility from the Province with such devolution, the Commission could take on responsibility for planning, coordinating and delivering housing related services. In order to fund these newly acquired responsibilities, the Task Force recommends that the

Province be asked to provide money toward the creation of the Commission.

This model of devolution is especially important because of the very fact that the Task Force is seeking to more significantly involve the Hamilton-Wentworth community in its own housing matters. Like the findings of the Premier's Council on Health Strategy, the Task Force believes "change at the community level must be preceded by restructuring at the corporate or provincial level". Hence the request for a devolution of authority from Province to Region, and the creation of a Regional Housing Commission to take on this newly acquired authority.

The Task Force believes this new kind of structure could empower people, giving them opportunity and capability to participate in housing issues in their own community. The Commission would very much emphasize the community involvement that the Task Force has cited as pivotal to a new Regional response to affordable housing, especially since it would itself be comprised of citizen and other representation (see discussion that follows here for more detail on the composition of the Commission).

The Organization of the Commission:

In terms of set-up, the Commission would be a quasi non-governmental organization, with both political and community representation. It would seek funding from the Province, as stated above. As an arms-length body from government, the Commission would also have the opportunity to engage in specific projects that could seek funding from other, non-governmental sources. The devolved 'model' which the Commission represents is a form currently being experimented with in the health care field.

The Commission would act as a central coordinating vehicle, overseeing many of the responsibilities the Region would assume with the incorporation of Task Force recommendations related to affordable housing.

The Commission would be made up of political representatives (appointed, from both Regional and Provincial governments) and citizen representatives (including community advocates and representatives of special needs groups). This make-up would ensure that the most vulnerable groups in terms of housing are actually involved in a Regional response to housing. It also would ensure responsibility not only to elected bodies, but also to the people who elect those bodies. The Commission would therefore be formally accountable primarily at the local level to the residents of Hamilton-Wentworth and their representatives on Regional Council, although the suggestion for a Provincial representative on the Commission (and the request for Provincial moneys to fund the Commission) would require a degree of accountability to the Province as well.

Recommended Roles for the Commission:

Among the more specific roles the Task Force envisions for the Commission are the following:

Program Administration/Delivery

The Commission could serve as administrative vehicle for both the Revolving Fund (Recommendations 5.4 and 5.5) and the Joint Venture Fund (Recommendation 5.9) proposed by the Task Force. The Commission could also provide efficient delivery for the revitalization programs outlined in Recommendation 3.3.

Centre for Study of Innovative Ideas in Housing

The Commission could serve as a central research centre for housing ideas. To promote innovative housing concepts, the Commission could sponsor design competitions. It could also investigate and seek solutions for housing needs in the Region, including a consideration of the formation of a Regional Non-Profit Housing Corporation. Finally, it could undertake a second review of the public input received by the Chairman's Task Force on Affordable Housing, to ensure that all the ideas from that input have been considered.

Facilitative/Technical and Coordinating Services

The Commission could provide direct Regional assistance in the form of facilitative or technical services, services that are essential if individuals and groups in the Region are to be able to approach affordable housing with a maximum of preparedness and with readiness for some of the particular problems that may be encountered. As a central resource and advisory centre, the Commission could provide a more holistic, 'one-stop' set of housing services.

Technical assistance could be made to the following: individuals or community organizations in the Region who wish to become involved in the provision of low cost housing but are unsure how to begin; or to smaller non-profits in the community.

The Commission would also serve as a place to connect all those individuals and groups currently involved in, or seeking involvement in, Regional housing efforts (affordable and other) in useful partnerships.

Information Services

The Commission could act as an information centre. It could provide information services such as, but not limited to, the following:

Information for the Public:
The Task Force suggests that the Region, further to enabling a process of community development, also has a role to play in providing information to the public about affordable housing issues.

In particular, the volatile issue of intensification warrants Regional attention. The Task Force suggests that the Region could play a direct role in decreasing negative sentiment about conversion, infill or redevelopment projects by promoting such projects, and by providing information to address people's concerns. The ready availability of information could lead to the creation of less illegal units, and this change alone could make the prospect of intensification less worrisome to many neighbourhoods.

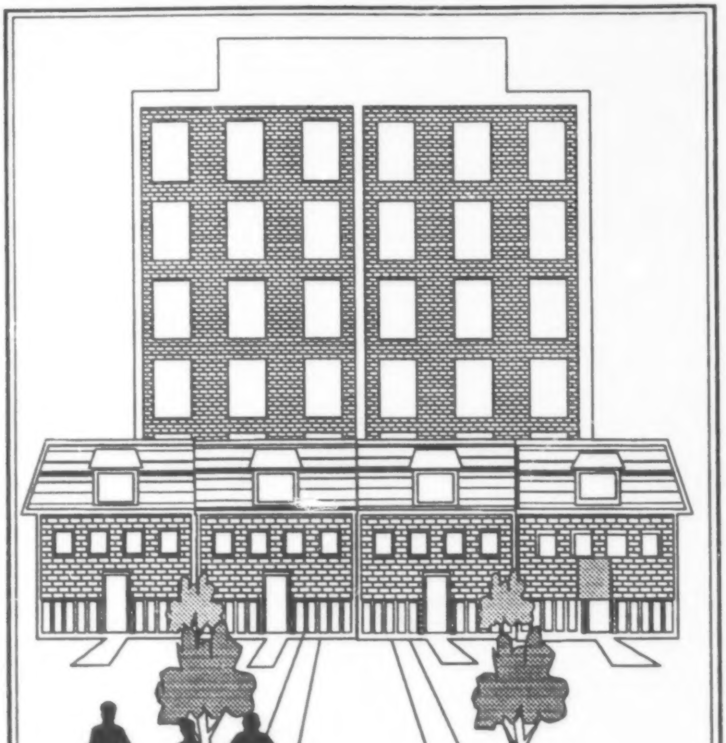
For example, many existing conversions are illegal because of the difficulty of dealing with the confusing array of regulations that must be followed. The Region could facilitate this by offering assistance to homeowners in their efforts to get through the regulatory maze. Such assistance should help increase the supply of legal conversions plus help the homeowner access provincial grants and loans to build the conversion.

Through the supply of public information, the Region could also promote innovative ideas about affordable housing. For example, information could be made available to pension fund administrators or Credit Union representatives who may be interested in investment opportunities in affordable housing. One possible vehicle for such involvement that could be of interest to these groups, or to other individuals or groups, is a Housing Trust Fund. Information could also be made available on the range of moderately priced home ownership options available.

Information for Tenants:
The Task Force believes that a very specific form of assistance should be offered by the Region in order to encourage tenant participation and better involve tenants in all aspects of their housing environment. A very specialized form of community involvement, the focus on tenants recognizes this large group of Regional residents who have special concerns as renters. The Task Force suggests that the Region has a new and direct role to play in assisting tenant groups that may want to organize and in encouraging non-profit organizations to increase tenant participation. Such participation could produce benefits such as the following for both tenants and management: tenants could feel greater commitment to their housing project, thereby working for its well-being and not its deterioration, a savings cost for management and a learning opportunity for tenants; a greater sense of community could be fostered; and tenants could be involved in the design of future projects, tailoring these to suit their needs.

Advocacy Role

Finally, the Commission could provide a leadership role, and serve as the Region's advocate in negotiations with other levels of government on housing issues. The Commission would provide the Region with a voice to make the specific (affordable and other) housing needs of Hamilton-Wentworth heard.



PART B:
Recommendations for Provincial and Federal Initiatives

PART B. RECOMMENDATIONS FOR PROVINCIAL AND FEDERAL INITIATIVES

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The recommendations proposed in Part A suggest a new strategy for a Regional response to affordable housing. Much of that strategy depends on a strong commitment to local responsibility for resolving affordable housing needs, but there is still an essential set of partnerships necessary between Area Municipal, Regional, Provincial, and Federal levels of government in making that strategy possible. On occasion, the proposed Regional changes require certain Provincial or Federal enabling legislation. In other instances, Provincial or Federal activity can significantly and even necessarily complement the "made in Hamilton-Wentworth" solution that is proposed by the Task Force. In either case, the term 'partnership' seems a critical one, for (as stated earlier), it is only through such cooperation that a comprehensive response to affordable housing can be made possible.

Part A outlines a series of methods available for expanding Regional opportunities for affordable housing, moving through a set of categories that begin with policy change and end with direct Regional assistance in housing matters. The ensuing recommendations to Provincial and Federal Governments follow that same set of category headings (with some sub-category changes), so that it can be easily discerned which particular Regional and Area Municipal proposed changes necessitate corresponding Provincial or Federal changes.

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7.0 SETTING THE POLICY ENVIRONMENT: TARGETS AND OBJECTIVES

THE DEFINITION AND IDENTIFICATION OF AFFORDABLE AND SPECIAL NEEDS HOUSING

RECOMMENDATION 7.1

Defining Affordable Housing

That the Provincial Government be requested to consider adoption of the same variety of methods (including the Residual Income Method) for defining affordable housing as suggested for use by the Region in Recommendation 1.6.

Background:
Believing a mix of indicators to be most effective in assessing affordable housing needs, the Task Force recommends that the Region request the Provincial Government to consider this same mix for its Provincial definition of affordable housing. See Background for Recommendation 1.6.

8.0 SETTING THE REGULATORY ENVIRONMENT: MODIFICATIONS TO STANDARDS AND PROCESS

CHANGES TO THE BUILDING CODE AND OTHER LEGISLATION

RECOMMENDATION 8.1

Changes to the Building Code for Increased Flexibility

That the Ontario Ministry of Housing, in consultation with Municipalities and the Development Industry, be requested to review the Ontario Building Code Act and recommend changes:

a) that allow more flexibility and greater ease in the development of innovative affordable housing designs; and

b) to allow the occupancy of semi-finished structures that can be upgraded as resources become available (ex. Grow Home). The Public Health Act and the Landlord and Tenant Act, as well as other legislation, may also need review in exploring this idea.

RECOMMENDATION 8.2

Changes to the Standards for Building Materials for Increased Flexibility

That the Canada Mortgage and Housing Corporation, in consultation with Municipalities and the Development Industry, be requested to review the current standards on building materials and recommend changes that allow more flexibility while still ensuring quality in the construction of innovative affordable housing designs.

Background For Both Recommendations:
These recommended requests to the Provincial and Federal Governments are both methods to complement the more flexible zoning by-laws called for in earlier recommendations to the Region and the Area Municipalities. See Background for Recommendation 2.1.

RECOMMENDATION 8.3

Enforcement Measures Requiring Amendments to the Building Code Act and the Health Regulations Act

That the Provincial Government be requested to change the Building Codes Act (Bill 103) and the Health Regulations Act to enable building and public health inspectors the right to gain entry with due process, including written notice, to dwellings to ensure that building regulations have been followed.

Background:
In keeping with earlier Task Force recommendations advocating the use of enforcement to ensure that dwellings are safe and adequate places of residence, this recommendation requests the Province to make this enforcement process clear. The Task Force suggests that building and public health inspectors should always follow due process, including written notice, before entry is gained. Such a regulation would also facilitate enforcement of municipal zoning by-laws (particularly with regard to residential conversions). See Background for Recommendations 2.4 and 2.5.

RECOMMENDATION 8.4

Enforcement Measures That Consider the Rights of Tenants

That the Provincial Government be requested to change the appropriate legislation to give Area Municipalities the ability to charge owners in violation of the relevant codes, when it is necessary, the costs of relocating tenants.

Background:
In Recommendation 2.6, the Task Force recommends that Area Municipalities develop inspection programs that recognize the rights of the tenant when eviction must occur because a unit is legally uninhabitable and cannot be brought up to standard. The above request to the Provincial Government would give legislative backing to this earlier recommendation.

CHANGES RELATED TO THE RENTAL HOUSING PROTECTION ACT

RECOMMENDATION 8.5

Tightening the Criteria Guidelines

That the Provincial Government be requested to revise the Rental Housing Protection Act so that all Area Municipal Councils must give priority to Criterion No. 2, as stated in the Act, over Criterion No. 3. Further, when approval is granted under Criterion No. 3, strict conditions related to the provision of affordable housing should be imposed.

Background:
The Task Force has suggested in Recommendation 2.7 that the Region should encourage Area Municipalities to follow stricter guidelines in their implementation of the Rental Housing Protection Act, 1989. The recommendation above legislates these stricter guidelines by outlining more stringent approval criteria in the effort to protect against the loss of rental units through demolition and conversion. See Background for Recommendation 2.7.

RECOMMENDATION 8.6

Applying the Act to All Area Municipalities

That the Provincial Government be requested to expand application of the Rental Housing Protection Act to all Area Municipalities.

Background:
Application of the Rental Housing Protection Act to all Area Municipalities would offer better protection against the loss of rental units through demolition and conversion, since this would require all Area Municipalities, small and large, to apply the criteria before approving such demolitions or conversions. See Background for Recommendation 2.7.

CLARIFYING AND STREAMLINING THE REGULATORY PROCESS

RECOMMENDATION 8.7

Making the Regulatory Process More Efficient and Effective

That, in the effort to make the Provincial regulatory environment more efficient and effective:

a) The Provincial Government be requested to undertake an overall review of the land use process in relation to socio-economic influences.

b) The Provincial Government, in conjunction with the Area Municipalities, be requested to undertake an overall review of the procedures of the Ontario Municipal Board (OMB). Affordable Housing projects should continue to receive priority when scheduled for OMB hearings.

c) The Provincial Government be requested to improve the response capability of Provincial agencies involved in affordable housing projects to things like applications for approval and other procedural steps that must be taken.

Background:
This recommendation is an effort to streamline the regulatory process at the Provincial level, through an overall review of the Provincial regulatory process (with special attention to the OMB), and through improving Provincial response capability of relevant Ministries for things like development applications and the funding approvals process, to complement efforts already proposed at the Regional level. See Background for Recommendations 2.10, 2.11, 2.12, and 2.13.

CHANGES RELATED TO RENT CONTROL

RECOMMENDATION 8.8

Issues Province Should Address in Current Review of Rent Control

In recognition of:

a) the necessity of protecting tenants from unfair or unsafe rental practices and unaffordable rent increases;

b) the pending maintenance crisis in the existing stock of rental housing; and

c) the lack of new private rental construction,

that the Region endorse the Provincial Government's current efforts to review the rent control system and request that this review pay close attention to these issues.

Further, that the Province be requested to:

d) **acknowledge that rent control cannot be dealt with in isolation from other housing issues. Housing policy should be developed in a comprehensive manner, with rent control a component of an overall strategy;**

e) **recognize that the objective of a comprehensive housing policy should be to provide new and more choices for people. Among the choices that could be considered is the concept of a targeted shelter allowance with a cap; and**

f) **recognize that, in arriving at a comprehensive Provincial housing policy, there is a need for regionalization. The Province should allow/enable different regions of the Province to have greater authority and control in determining how to resolve rent control related issues in their respective areas according to their specific needs. The Province should request serious public participation in this effort.**

Background:
The Task Force recommends that the Province acknowledge the statements above in its current review of the Rent Control process.

9.0 OFFERING ASSISTANCE: COMMUNITY DEVELOPMENT INITIATIVES

RECOMMENDATION 9.1

A Package of Financial Mechanisms to Facilitate Home Ownership

That the Federal and Provincial Governments be requested to develop a package of financial mechanisms designed to make home ownership more accessible for a larger proportion of low and moderate income households. Suggested actions include, but are not limited to, the following:

CMHC and the Federal Government should:

a) Work with financial institutions to make 40 year mortgages more widely available to households unable to carry a traditional 25 year mortgage.

b) Work with financial institutions and community groups to make loan insurance more accessible to low income households through promoting the "sweat equity" option to meet downpayment requirements.

c) Increase insurable loan to value ratios from 90% to 95%.

d) Introduce tax credits on mortgage payments for first time home owners with low incomes.

The Provincial Government should:

e) Introduce measures to enhance the Ontario Home Ownership Savings Plan (OHOSP) for low and moderate income households (eg. increase maximum contributions permitted and enhance tax credit for households in Hamilton-Wentworth experiencing an affordability problem as identified through methods cited in Recommendation 1.6).

The Provincial and/or Federal Government should:

f) With support of other municipalities, establish a Home Savings Plan that would

be used to provide low interest loans to non-profit/cooperative organizations for the purpose of producing affordable housing for ownership. Funds deposited or taken out of the Plan would be tax exempt if used for affordable housing purchase by fund contributors for their principal residence. The concept will be to produce housing as a service not as a commodity.

Background:
The Task Force makes earlier recommendations designed to assist residents of the Region in their efforts to achieve home ownership (see Recommendation 3.3). The series of proposed requests to Federal and Provincial Governments in the recommendation above would serve as further assistance to these households. They represent a number of financial mechanisms that could make homeownership easier and more accessible for a larger proportion of low and moderate income households who have the desire for home ownership. Options such as longer term mortgages, mortgage insurance that permits a sweat equity option (providing households with the opportunity to develop equity in their home through the use of their own labour), higher insurable loan to value ratios, mortgage deductibility, and more generous home ownership programs, could be combined to assist some of the households currently marginalized by the home ownership market.

Further, because government funding for affordable housing is being stretched to the limits and alternative financial mechanisms must be explored to provide further initiatives for affordable housing, the Task Force believes a Home Savings Plan warrants consideration by the Provincial and/or Federal Governments. Such a mechanism would encourage private investment into a savings plan that could be used only for the purposes of producing affordable housing, both ownership or other types of tenure. On the ownership side, the fund should be structured to allow investors the first right of purchase. Using the fund to provide for affordable home ownership on a non-profit basis could reduce the price of the home 10 to 30%. The fund could also be used to produce affordable rental housing and mixed tenure housing based on the current non-profit or coop models. Funds could be loaned to non-profit organizations for the production of this type of housing at a low rate of interest or on an index linked mortgage basis that could save the project hundreds of thousands of dollars, thereby allowing the production of more affordable housing for the same funds.

The Task Force believes that private investment through savings plans and pension plans must be explored if increased opportunities for the production of affordable housing are to be encouraged.

RECOMMENDATION 9.2

Provincial Assistance for Community Efforts at Rehabilitation and Repair: Revised Guidelines for the Ontario Home Renewal Program

That the Provincial Government be requested to revise guidelines of the Ontario Home Renewal Program to make it more effective. Updating income thresholds and extending eligibility criteria to ensure low income households can obtain grants, increasing loan values, reviewing conditions for making loans, and allowing municipalities more flexibility in implementation could increase take-up under the Program.

Background:
There are 98,667 owner occupied residential units in Hamilton-Wentworth, of which 87% are single detached, 5% are semi detached, 4% are row condo and 1% are farm residential. The remaining owner occupied units are primarily plexus and apartment condominiums. Forty-two percent of owner occupied singles, 51% of owner occupied semis and 70% of owner occupied farm residential units were constructed prior to 1960. In contrast, 94% of row condo/freeholds were constructed after 1960. The age of the owner occupied stock in Hamilton-Wentworth makes rehabilitation and maintenance a salient issue.

The Ontario Home Renewal Program provides loans of up to $7,500 to households with incomes of $21,000 or less. Only one unit over the life of the house is allowed, and interest rates on loans vary from 0 to 10%, depending on household income. The number of owners in the City of Hamilton benefiting from the Ontario Home Renewal Program declined from 327 in 1976 to 1 in 1989. Other municipalities also had some initial success in delivering the program - Ancaster has administered 110 loans, Flamborough 26, Glanbrook 33, and Stoney Creek 59 - but a shortage of allocations and a failure to change program guidelines since 1981 have affected take up throughout the Region. The Task Force therefore recommends that the Province be requested to revise the Guidelines for the Program, to make it more effective and to ensure that the owner occupied stock in the Region is preserved.

RECOMMENDATION 9.3

Provincial Assistance for Community Efforts at Rehabilitation and Repair: Reserve Funds for Rental Unit Rehabilitation and Maintenance

That the Provincial Government be requested to introduce legislation requiring landlords to establish reserve funds, similar to those used by cooperatives and non-profits, to be used for rehabilitation and maintenance purposes.

Background:
The rehabilitation and maintenance of existing rental stock is essential in preserving the availability of existing affordable units, but the cost of paying for this preservation has been problematic. In the past, many of the costs of renovations were passed on directly to the tenant through the rent review system. The Task Force recommends that the Province should be requested to introduce legislation that would require the landlord to cover some of the costs of rehabilitation out of regular rental payments. This would ensure that some of the costs for rehabilitation projects are immediately available. This method would also require that tenants and landlords share the costs of rehabilitation.

RECOMMENDATION 9.4

Provincial Assistance for Community Efforts at Rehabilitation and Repair: Programs to Assist in Rental Unit Rehabilitation and Maintenance

That the Federal and Provincial Governments be requested to introduce and expand programs to assist in the maintenance and rehabilitation of all rental units, and in particular, rental units in high rise apartment buildings.

Background:
As stated above in Recommendation 9.3, rental units in need of repair have had little assistance available to cover costs. The Task Force recommends that a request be made of both Federal and Provincial Governments to introduce and expand assistance

programs for the rehabilitation and maintenance of all rental units.

Even more specifically, high rise rental buildings in Hamilton-Wentworth are aging and in need of repair. There are 30,497 units in rental buildings with six or more stories in the Region. This represents approximately 75% of all units in rental buildings with six or more units. Rental units provide accommodation to many low and moderate income households. Approximately 24,700 households (42% of all rental households) had 1985 incomes of less than $15,000 and 18,230 households (31% of all rental households) had 1985 household incomes between $15,000 and $29,999. Forty-two percent of units are in high rises constructed between 1961 and 1970 and another 42% are in buildings constructed between 1971 and 1980.

There is no current program to assist in the rehabilitation and maintenance of the high rise rental stock, and the Task Force believes this should be addressed by Federal and Provincial Governments. Such a program would assist in rehabilitating a large number of buildings, thus preserving and conserving the rental stock for the future. Fixing buildings now will be less expensive than fixing in the future when major deterioration has occurred. While the funds from the program would not necessarily be directed at affordable units (the purpose of program would be to maintain stock, not to provide direct assistance to tenants), almost all units in older rental buildings tend to be affordable.

RECOMMENDATION 9.5

Provincial Assistance for Tenants: Encouraging Tenant Associations

That the Federal and Provincial Governments be requested to:

a) Continue to demonstrate support for cooperative-style management efforts through increased funding of Tenant Associations.

b) Extend such funding for Tenant Associations to all non-profits.

c) Change the funding rules for cooperatives and non-profits to encourage the development of common rooms and social

gathering places in assisted housing developments, so space is available to enable community interaction.

d) **Encourage housing agencies to inform their tenants that start-up funding is available for Tenant Associations.**

Background:
The Task Force makes an earlier recommendation for Regional assistance to tenants, and much of that assistance focuses on encouraging greater levels of tenant participation (see Recommendation 6.1). The recommendation above is a request for Federal and Provincial demonstration of similar commitment to the concept of more active tenant involvement. Funding is currently available for Tenant Associations in cooperative-style projects. The Task Force recommends that a request be made for an increase in this funding and its expansion to all non-profits, so tenants in an even wider range of housing circumstances can begin to a develop a greater sense of involvement in their living environment. The Task Force also suggests that the funding rules could be changed to encourage the creation of common rooms and social gathering areas, so that physical space is available for tenants to gather and have a sense of community.

RECOMMENDATION 9.6

Provincial Assistance for Tenants: Unit Registration in Central Rent Registry

That the Provincial Government be requested to require landlords of all rental units to register in the central Rent Registry.

Background:
Under Rent Review Legislation, a Central Registry has been established in most urban centres to document the maximum legal rent for rental units. All landlords of apartments with more than six units are required to register, making it simple for new tenants to determine whether or not their rent is above the maximum legal rent (as long as they are aware of the legislation and the Registry).

According to the 1988 Provincial Assessment, there are 7,236 residential units in plexus in Hamilton-Wentworth, of which 68% (4,880 units) are tenant occupied. Rental plexus are covered by Rent Review legislation, but are not required to register with the

Central Rent Registry at this time. The Task Force recommends that all rental units should be registered in the Central Rent Registry. This would guarantee that new tenants in plexus, through checking with the Central Rent Registry, would be able to ensure that rents are not above the legal maximum.

10.0 FOCUSING: INITIATIVES TO GENERATE IDEAS ON AFFORDABLE HOUSING

METHOD ONE: GRASS ROOTS MARATHON THINK TANK ("CHARETTE") ON AFFORDABLE HOUSING

Recommendation 10.1

Provincial/Federal Funding

That the Provincial and/or Federal Government be requested to provide funding support for the organization of a Grass Roots Affordable Housing marathon think tank (CHARETTE) to be used for staff, facilities, report production, and other expenses.

Background:
This recommendation seeks Provincial involvement in the form of funding to facilitate a specific Regional effort at the community level - a Grass Roots Affordable Housing CHARETTE - to generate ideas on affordable housing. See Background for Recommendation 4.1.

METHOD TWO: DEMONSTRATION PROJECTS

RECOMMENDATION 10.2

Provincial Participation in a Demonstration Project

That the Provincial Government be requested to participate in a demonstration project for affordable housing in Hamilton-Wentworth through provision of public land, retention of architectural assistance and consultant support, etc.

Background:
This recommendation seeks direct Provincial participation in demonstration projects for affordable housing in the Region. See Background for Recommendations 4.2 and 4.3.

11.0 READY TO BUILD: ENABLING AND ENSURING THE CONSTRUCTION OF AFFORDABLE HOUSING

A GENERAL RECOMMENDATION

RECOMMENDATION 11.1

A Regional-Area Municipal-Provincial Housing Agreement

That appropriate Regional and Area Municipal staff and non-profit housing providers be authorized and directed to negotiate a Regional-Area Municipal-Provincial Housing Agreement with the Ministry of Housing to cover:

a) All aspects of Regional, Area Municipal and Provincial responsibilities for assisted housing, including the number of assisted units to be allocated to non-profit housing providers and cooperatives within Hamilton-Wentworth.

b) An agreement on sharing costs and risks associated with the operation of a revolving fund for land acquisition/bridge financing/loan guarantees.

c) A cost sharing agreement for financial contributions to joint ventures (in accordance with the legal definition of joint ventures) with the private sector and/or non-profit and cooperative sector.

Background:
This recommended Regional-Area Municipal-Provincial Housing Agreement would address a number of issues raised in earlier Task Force recommendations for a new Regional strategy for affordable housing, including joint venture efforts, the set-up and administration of a revolving fund, and details about assisted housing in the Region. Background material on all these issues can be found in Category 5.0.

The premise for such an Agreement is that it would represent Provincial recognition of the Region's efforts to address its own specific affordable housing needs. The Agreement would outline the division of responsibilities between levels of government, formally devolving some of these responsibilities to the Region and thereby acknowledging the Region's efforts to deliver a locally-based solution to the issue of affordable housing. Other features of the Agreement would outline the areas of partnership between the governments involved, an equally important undertaking.

NON-PROFIT AND COOPERATIVE SECTOR

i. Direct Funding and Other Financial Methods to Promote/Enable the Construction of Affordable Housing

RECOMMENDATION 11.2

Increasing Allocations

That the Provincial Government be requested to provide additional allocations to Hamilton-Wentworth:

a) Under the Rent Supplement Program. Landlords should also be encouraged to apply for unit allocations under the Program.

b) For non-profit and cooperative-style affordable housing projects.

Background:
The number of rent supplement units in the Region has declined from 500 in 1982 to 420 in 1989. There have been no new rent supplement agreements negotiated since the early 1980's and many landlords with existing leases are opting out once current tenants move. Low vacancy rates in the private market have contributed to the decline in the number of rent supplement units available. On the other hand, a number of landlords have recently applied to participate in the rent supplement program in Hamilton-Wentworth, but Provincial allocations were not available. The Task Force recommends that Regional Council request additional allocations. Further, if more landlords were aware of the program and applied for allocations, the Province could also decide to increase allocations to Hamilton-Wentworth.

The Task Force recommends that the Provincial Government be requested to increase funding for non-profit and cooperative style housing projects. The support for cooperative-style projects is in keeping with the earlier Task Force emphasis (in Recommendation 6.1) on tenant participation and (in Recommendation 3.3) on shared equity and cooperative housing arrangements. Cooperative projects are those that would, even upon sale, remain in the non-profit sector.

RECOMMENDATION 11.3

Increase in Rent Geared to Income Designations and Funding

That the Provincial and Federal Governments be requested to:

a) Require all non-profit and cooperative housing providers to designate at least 50% and as high as 100% of units in assisted housing projects as Rent Geared to Income (core and non-core units). The projects with higher percentages of assisted units should be smaller, to ensure neighbourhood integration, while those projects with a lower percentage of RGI units can be larger in scale.

b) Adjust the Maximum Unit Prices (MUPs) to make smaller scale affordable housing projects viable.

c) Increase funding to the Cooperative and Non-Profit Housing Program to finance this policy.

Background:
Since 1986, as a result of the revised Federal-Provincial Cooperative and Non-Profit Housing Program, a minimum of 40% of the units developed through the non-profit housing program must be rent geared to income and must serve households whose need is classified as "deep core" (ie. income level of households receiving welfare or family benefits). The remaining 60% of units are to serve households whose need is classified as "shallow core" (minimum wage earners) or "shallow non-core" (slightly higher income), as well as those able to afford market rent. Prior to 1986, non-profit unit allocations were made on the basis of 25% rent geared to income and 75% low end of market (LEM) rent for family units and approximately 33% rent geared to income and 67% LEM for senior units. Although there are programs to allow providers to increase the percentage of RGI

units in a project, this is at the expense of construction of new units, due to funding limitations. Increased funding to the Cooperative and Non-Profit Housing Program is necessary to enable this increase in percentage.

An estimated 600 family units could be made available immediately if the percentage of RGI units (core and non-core need) in pre-1986 buildings were increased from 25% to 50%. Additional RGI senior units would also become available. Providers could determine whether additional rent geared to income units were to serve households in deep core, shallow core or shallow non-core. However, the Task Force also strongly advocates that high percentage RGI projects should be small in size, with the inverse true as well, to ensure that projects have the opportunity for neighbourhood integration.

RECOMMENDATION 11.4

Promotion of 'Resident Pay' Units

That the Federal and Provincial Governments be requested to assist with and promote the creation of non-profit equity or 'resident pay' units by providing necessary programs and financial mechanisms (such as, but not limited to, land trusts, availability of mortgage insurance through CMHC, seed moneys).

Background:
Earlier Task Force recommendations for new Regional approaches to affordable housing display an emphasis on innovative tenure and equity options. Federal and Provincial assistance for achieving these innovative options could take several forms. The Task Force recommends requesting that the resident-pay model, in particular, be encouraged through the provision of programs and financial mechanisms. See Background for Recommendation 3.3.

RECOMMENDATION 11.5

Providing More Readily Available Loan Guarantees

That the Provincial and Federal Governments be requested to provide non-profit housing corporations and cooperatives with more readily available loan guarantees in order that they can obtain land for housing in a competitive market.

Background:
This request of Federal and Provincial Governments complements earlier Task Force recommendations for Regional assistance to non-profit and cooperative housing providers in their efforts to access land. Often, lack of loan guarantee is a barrier to obtaining land. Just as the Task Force recommends that the Region sometimes provide loan guarantees, it also suggests that more readily available Provincial and Federal guarantees would likewise serve to remove this barrier to land acquisition. See Background for Recommendations 5.4 and 5.5.

RECOMMENDATION 11.6

Sale or Exchange of Surplus Provincial Land Unsuitable for Affordable Housing

That the Provincial Government be requested to sell, exchange, or donate surplus government land in Hamilton-Wentworth that cannot be developed for affordable housing and use funds or land revenues to purchase land within the existing urban areas suitable for affordable housing in the Region.

Background:
This is a Provincial initiative to complement earlier recommendations (5.2 and 5.3) that propose Regional and Area Municipal efforts to identify and earmark land for affordable housing. In this case, the Task Force recommends that Provincial land in the Region not suitable for affordable housing could be exchanged for land that is viable for affordable housing in Hamilton-Wentworth, or it could be sold and the funds accrued could purchase land that is suitable for affordable housing in the Region.

ii. Assistance in Land Acquisition

RECOMMENDATION 11.7

A Revolving Block Fund

That the Provincial Government be requested to provide a revolving block fund of at least $6 million, to be used for a Regionally directed program for:

a) the acquisition of land for housing low income households; and/or

b) **bridge financing for non-profits to secure land; and/or**

c) **loan guarantees to non-profit housing providers to enable them to secure land.**

Background:
This recommendation is the necessary financial method to enable earlier Task Force recommendations (5.4 and 5.5) for a revolving block fund to aid in the acquisition of land for housing low income households and/or providing bridge financing and/or loan guarantees to non-profit housing providers to assist them in land acquisition. The Task Force believes that this method of assistance - Provincial funds being provided for a Regionally run program so the Region may effectively create its own responses to local housing needs - is a healthy devolution of responsibilities from Province to Region. By providing the funds, the Province would indicate a commitment to the Region's new strategy for addressing affordable housing from a community-based perspective. The administrative vehicle for this fund could be the proposed Regional Housing Commission (Recommendation 6.1).

PRIVATE SECTOR

i. Incentives and Disincentives

RECOMMENDATION 11.8

Programs to Enable and Assist Construction

That the Federal Government be requested to increase its involvement in the provision of affordable housing, including the creation of programs to assist with the construction of private rental accommodation, and in conjunction with this that the Provincial and/or Federal Governments be requested to:

a) **Create a Bond specifically directed towards investment in affordable housing.**

b) **Develop policies to encourage pension fund investment in affordable housing and to inform pension administrators about this option.**

c) **Provide a tax credit from income tax on rental income where an additional affordable unit has been created in an owner-occupied dwelling.**

d) **Expand CMHC insurance coverage for non-profit units not currently sponsored under Federal or Provincial programs, and for private developers of affordable housing.**

e) **Maintain and expand Index Linked Mortgages beyond the Federal Cooperative Program.**

f) **Promote the CMHC Mortgage Backed Securities program more widely.**

Background:
Federal programs to provide for affordable housing are relatively few. In 1990, federal spending on new social housing commitments was reduced by 15% for two year period. In the 1991 budget, this was extended to 1992 and beyond. The total federal social housing budget went up by $116 million to approximately $1.9 billion for 1991 ($86 million for new commitments). Further, both Federal and Provincial programs to assist in private affordable housing construction, and in particular the construction of affordable rental units, are also limited. The Task Force recommends that a request be made that the Federal Government increase its involvement in the provision of affordable housing. The Task Force also recommends that a request be made to both Federal and Provincial Governments for greater attention to the private sector and its potential contributions to the affordable housing effort, and even more specifically, its potential contribution to the construction of affordable rental accommodation.

The Task Force suggests that the following are several ideas that warrant Federal/Provincial attention: the creation of Bonds that would "link" private investment with affordable housing; and programs to assist in the promotion of pension fund investment in affordable housing (see Background for Recommendation 6.1).

Other ideas include: providing a tax credit to homeowners upon the addition of an affordable unit in an owner-occupied dwelling; an expansion in the availability of CMHC loan insurance; the maintenance and expansion of the Index Linked Mortgages Program (mortgages that secure the real rate of interest - the interest realized after inflation and risk, but does not include an "unanticipated risk" factor usually included in the interest rate charged on the market - and an inflation factor adjusted annually) beyond its current limited use by the Federal Cooperative Program; and wider promotion of the CMHC Mortgage Backed Securities Program (MBS's consist of an undivided interest in a pool of residential, NHA-insured, first mortgages).

RECOMMENDATION 11.9

A "Green Tax" as an Incentive for Sustainable and Affordable Development

That the Province be requested to allow municipalities to charge a "Green Tax" on housing units of a certain lot or unit size or selling price based on proportionate service costs. This "Green Tax" would serve to encourage sustainable development. The levies collected would then be used for affordable housing purposes. A special study may be required to quantify the costs of servicing large developments versus affordable developments and the cost of servicing lower density versus higher density development.

Background:
The Development Charges Act, 1989 states that: "A municipality may impose, with respect to each use of land, buildings or structures designed in a development charge by-law, only those growth-related net capital costs attributed to that use." By extension of that principle, the Task Force requests that Provincial authority be given to quantify development charges proportionately, based on the higher service costs for larger unit or lot size development and the fact that these developments are not as "sustainable" as smaller, more land and service efficient units. The Task Force recommends that a request be made to the Provincial Government to categorize the higher development charges in these particular instances as a "Green Tax". This would serve as a reminder to developers that there is an extra cost associated with larger units, both in the charges they must pay, but more importantly in the demand these units make on land space and servicing. The "Green Tax" would serve as an incentive for builders to create smaller, more

sustainable units, since such a tax would not be applied to these units.

ii. 25% Affordable Housing in New Developments

RECOMMENDATION 11.10

Implementation of 25% Affordable Housing

That the Provincial Government be requested to require that if a developer's proposal for new residential development does not fit with Regional affordable housing objectives (as stated in Recommendation 1.1), the applicant should offer for sale at fair market value a building site to either a non-profit housing corporation/cooperative or to a revolving fund maintained by the Region, or cash in lieu of such a site, for the purpose of supporting the development of affordable housing.

Background:
This recommendation suggests that the Provincial Government be requested to make legislation more explicit in order to enable the Region to achieve its housing objectives. If new residential development proposals do not fit with the Region's 25% affordable criterion of Task Force Recommendation 1.1, the Task Force believes applicants should be required, through Provincial legislation, to offer something "in lieu", to ensure that affordable targets can still be met.

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APPENDIX A:

TERMS OF REFERENCE FOR THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING

TERMS OF REFERENCE FOR THE REGIONAL CHAIRMAN'S TASK FORCE ON AFFORDABLE HOUSING

PURPOSE OF TASK FORCE

A. To provide direction for Regional involvement in the provision of a full choice of affordable housing to meet the needs in Hamilton-Wentworth.

B. To provide advice to Area Municipalities and the providers of private non-profit and co-operative housing on methods to maximize benefits of Federal and Provincial housing initiatives in Hamilton-Wentworth.

C. To ensure that units are provided on a priority basis for those persons/organizations with the greatest need.

D. To provide input and direction to staff investigating alternative Regional strategies to meet existing and future housing requirements.

MEMBERSHIP

The Task Force will have representation from a variety of groups, agencies, organizations and citizens involved and interested in the provision of affordable housing. These may include:

- Task Force Chairperson appointed by the Regional Chairman;
- Existing suppliers and managers of assisted housing;
- Social agencies dealing with clients that require specialized or low cost housing;
- Local housing action, religious or other lobby groups;
- The home building and development industry;
- The real estate industry;
- Healthy community advocates;
- Consumers with special needs;
- Labour organizations;
- Academia;
- Legal Community;
- Local Political Representatives.

Task Force members will be selected by the Regional Chairman and the Task Force Chairperson based on consultation with representatives from interest areas such as those listed above.

SCOPE

The Task Force will provide input and advice from a Regional perspective to address all elements that affect affordable housing including:

a) Type and quantity of affordable housing required to meet existing and future demands in Hamilton-Wentworth;
b) Specific housing issues in the Region that need to be addressed;
c) Alternative methods of supplying affordable housing and protecting existing supply;
d) Alternative roles for Regional Council to take in ensuring an adequate supply and delivery of affordable and/or assisted housing;
e) Provision of specialized housing;
f) Methods to coordinate the efforts of the various providers of assisted housing in the Region;
g) Ways to improve the regulatory processes that affect the supply of land for the construction of affordable housing;
h) Federal and Provincial housing initiatives which may affect the supply and cost of housing in Hamilton-Wentworth.

Examples of the type of issues that would be addressed by the Task Force include:

- Should there be a Regional Municipal Non-Profit Housing Corporation?
- Can we establish a consolidated waiting list for all assisted housing?
- Should there be central Regional coordination of all applications for constructing assisted housing in the Region?
- Can we increase the supply of land available for affordable and/or assisted housing?
- Should the Region identify designated sites for potential assisted housing?
- Should additional Regional and local tax dollars be allocated for acquiring land or contributing to the construction and operation of assisted housing?

TECHNICAL SUPPORT

The Chairman's Task Force will be provided with technical support in the form of a Coordinator assigned by the C.A.O. from within the existing Regional staff complement. The Coordinator will work with the Task Force through the supervision of the C.A.O. The Social Planning and Research Council will provide assistance to complement the Regional staff contribution. Where appropriate, staff from other departments, the Area Municipalities, the Province and housing agencies will be requested to provide input for consideration by the Task Force.

The Coordinator, with assistance from other Regional staff, will provide technical support analyses and advice on housing issues and alternative actions raised by the Task Force.

REPORTING

The Task Force will report through the Regional Chairman to Regional Council. Recommendations from the Task Force may cover the full spectrum of implementation including:

- New policy initiatives;
- Changes in administrative procedures;
- Programs to promote community acceptance;
- Efforts to lobby senior levels of government;
- Suggestions for action by Area Municipalities and agencies involved in delivery of affordable housing;
- Mechanisms for coordinating Regional, Area Municipal and private initiatives;

- New roles for Regional government;
- New Regional funding initiatives.

APPENDIX B:

TASK FORCE MEMBERSHIP ON STANDING COMMITTEES AND DISCUSSION GROUPS

TASK FORCE MEMBERSHIP ON STANDING COMMITTEES AND DISCUSSION GROUPS

STANDING COMMITTEES:

Task Force Steering Committee
Bill Bain
Denise Giroux
Murray Kilgour
Bob Kronas
Doreen Johnson
Renate Manthei
Shelley Rempel

Existing Housing Stock
Renate Manthei (Chair)
Alan Adams
Tony Battaglia
Birgitt Bolton
Gail MacKean
Safeer Mufti
Patricia Shabone

Housing Quality and Neighbourhood Acceptance
Murray Kilgour (Chair)
Rheta Dudley
Tom Jackson
Doreen Johnson
Gwen Lee
Dave Wilson

Land Supply and Planning
Bill Bain (Chair)
Tony Battaglia
Lois (Hill) Brabant
Colin Gage
Don Granger
Bob Kronas

Rental Housing, Equity Options and Financing
Shelley Rempel (Chair)
John Bruno
Charles Forsyth
Denise Giroux
Eduardo Navarro
Elizabeth Szkodziak

DISCUSSION PAPER GROUPS:

Regional Role
Tony Battaglia
Murray Kilgour
Bob Kronas
Gail MacKean

Residential Intensification
Bill Bain
Lois (Hill) Brabant
Denise Giroux
Bob Kronas

Defining Affordability
John Bruno
Charles Forsyth
Doreen Johnson
Renate Manthei
Eduardo Navarro
Shelley Rempel
Elizabeth Szkodziak

Implementing 25% Affordable Housing
Alan Adams
Tony Battaglia
Rheta Dudley
Renate Manthei

Design
Dave Braden
Murray Kilgour
Patricia Shabone

Public Involvement
Dave Braden
John Bruno
Rheta Dudley
Doreen Johnson
Murray Kilgour
Gail MacKean

Demonstration Projects
Dave Braden
Murray Kilgour
Eduardo Navarro

Tenant Participation
John Bruno
Denise Giroux
Gwen Lee
Safeer Mufti

Equity Options
Lois (Hill) Brabant
Charles Forsyth
Murray Kilgour
Eduardo Navarro

Innovative Financing
Bill Bain
Tony Battaglia
Birgitt Bolton
Eduardo Navarro

Accessing Land
Tony Battaglia
Birgitt Bolton
Bob Kronas
Shelley Rempel

Existing Stock
Lois (Hill) Brabant
Birgitt Bolton
Charles Forsyth
Denise Giroux
Bob Kronas
Shelley Rempel
Patricia Shabone

APPENDIX C:

STAFF RESOURCE GROUP

STAFF RESOURCE GROUP

The following was the staff resource group assigned to Task Force Discussion Paper Groups. The Task Force would like to thank all these individuals for their hard work and contribution to the work of the Task Force. In particular, thanks go out to Julie Bergshoeff (interim Task Force Coordinator) and Mark Bekkering for their extra assistance during the fall of 1990:

Regional Role Discussion Paper:
Mark Bekkering, Regional Planning
Julie Bergshoeff, Regional Planning
Bill Janssen, Local Planning

Residential Intensification Discussion Paper:
Mark Bekkering, Regional Planning
Julie Bergshoeff, Regional Planning
David Godley, Local Planning
Mark Mascarenhas, Hamilton Non-Profit

Defining Affordability Discussion Paper:
Mark Bekkering, Regional Planning
Julie Bergshoeff, Regional Planning
Don Jaffray, Social Planning and Research Council

Implementing 25% Affordable Discussion Paper:
Mark Bekkering, Regional Planning
Julie Bergshoeff, Regional Planning
Brenda Celi, Regional Legal Services
Area Municipal Planning Departments

Design Discussion Paper:
Mark Bekkering, Regional Planning
Julie Bergshoeff, Regional Planning
Vladimir Matus, Local Planning

Public Involvement Discussion Paper:
Don Jaffray, Social Planning and Research Council
Mary Thompson, Regional Public Health
Mark Bekkering, Regional Planning
Julie Bergshoeff, Regional Planning

Demonstration Project Discussion Paper:
Julie Bergshoeff, Regional Planning
Bill Janssen, Local Planning
Mark Mascarenhas, Hamilton Non-Profit
Mark Bekkering, Regional Planning

Tenant Participation Discussion Paper:
Mary Thompson, Regional Public Health
Julie Bergshoeff, Regional Planning
Mark Bekkering, Regional Planning

Equity Options Discussion Paper:
Julie Bergshoeff, Regional Planning
Keith Extance, Local Planning
Stan Neave, Canada Mortgage and Housing Corporation
Mark Bekkering, Regional Planning

Financing Options Discussion Paper:
Julie Bergshoeff, Regional Planning
Keith Extance, Local Planning
Stan Neave, Canada Mortgage and Housing Corporation
Brenda Celi, Regional Legal Services
Mark Bekkering, Regional Planning

Accessing Land Discussion Paper:
Julie Bergshoeff, Regional Planning
Bill Janssen, Local Planning
Mike Watson, Property
Mark Bekkering, Regional Planning

Existing Stock Discussion Paper:
Julie Bergshoeff, Regional Planning
Bill Janssen, Local Planning
Brenda Celi, Regional Legal Services
John Robinson, Community Development
Mark Bekkering, Regional Planning

Other Staff Assigned to Task Force:

The Task Force would also like to thank the following individuals for their assistance to the Task Force at various stages in Task Force progress:

Lisa Walters, Task Force Coordinator
Bill Pearce, Regional Planning
Maggie Fischbuch, Health Priorities and Planning Unit
Mike Pennock, Social Planning and Research Council (Task Force consultant)

APPENDIX D:

NON CONSENSUS ITEMS

NON CONSENSUS ITEMS

A Speculation Tax

Request the Provincial Government to introduce a Speculation Tax on real estate transactions (excluding principal residences and existing commercial and industrial uses), based on length of tenure (90% of capital gains if sold within a year of purchase, 75% if sold within 2 years, 50% within 3 years and 25% within 4 years) and designate monies generated through the Speculation Tax to a fund to be used to support affordable housing. A review of the impact of the Speculation Tax upon the housing market should occur every two years.

APPENDIX E:

TITLES AND AVAILABILITY OF EXTENDED BACKGROUND PAPERS

TITLES AND AVAILABILITY OF EXTENDED BACKGROUND PAPERS

A series of Extended Background Papers form Volume 2 of this Final Report. These Papers correspond with the categories into which the Task Force recommendations are divided. The titles of the Extended Background Papers are as follows:

Setting the Policy Environment: Extended Background Paper

Setting the Regulatory Environment: Extended Background Paper

Offering Assistance: Extended Background Paper

Focusing: Extended Background Paper

Ready to Build: Extended Background Paper

A Recommended Vehicle for Regional Involvement in Housing: Extended Background Paper

The Regional Chairman's Task Force on Affordable Housing "Final Report, Volume 2: The Extended Background Papers" is available in several ways.

Volume 2 can be ordered by calling 416-546-4115 or writing to:

Secretary to the Chairman's Task Force on Affordable Housing
Clerk's Department
Regional Municipality of Hamilton-Wentworth
119 King Street West, 15th Floor
P.O. Box 910
Hamilton, Ontario
L8N 3V9

Volume 2 can be reviewed at the following location:

Clerk's Department
Regional Municipality of Hamilton-Wentworth
119 King Street West, 15th Floor
Hamilton, Ontario

GLOSSARY OF TERMS

GLOSSARY OF TERMS

Affordable Housing

The Task Force advocates the use of several methodological tools for the definition of "affordable housing" in Hamilton-Wentworth. These tools should include (among others) the residual income method (see definition below), a survey of the demand for special needs housing, analysis of assisted housing waiting lists, and the income/ratio method (in the form currently used by the City of Toronto). Through use of these methods, housing needs in the Region should be revealed according to income, tenure, household type and size, and other appropriate measures.

Affordable Housing First Policy

An Affordable Housing First Policy states that surplus Regional lands must be made available for affordable housing as a priority over other uses.

Approvals Process

The approvals process consists of the various steps necessary before a development proposal can proceed.

Assisted Housing

Housing built or operated by public or non-profit organizations with government subsidy. Originally, almost all assisted housing was public housing, in which all the units were rent-geared-to-income (see definition below). Since 1980, almost all new assisted housing in Ontario has been not-for-profit (non-profit or cooperative) housing, with a mix of rent-geared-to-income and market rents.

Awards Committee

A Committee made up of Regional Councillors, tenants and home owners, professional economists, representatives of community groups, the building industry, and the architectural profession, and designed to give awards to recognize and publicize innovation and quality in the design, financing, development and/or management of affordable housing, private and non-profit, in the Region.

CHARETTE

Charette means "cart" in French. Its present meaning comes from a special usage in 19th century French schools of architecture. It describes a decision-making process. Architectural students were occasionally assigned surprise studio design projects that had to be finished within 24 hours. When they had completed their assignment, tired students gathered their designs together and sent them to their teacher in a cart (a "charette"). Since then, the word charette has come to mean an intense, 24 hour design session. The Task Force CHARETTE is a grass roots marathon think tank on affordable housing.

Community Development/Participation

A strategy that promotes and utilizes community involvement in housing matters, building on community expertise and interest and also fostering that expertise and interest.

Conversion

The creation of one or more residential units within an existing structure, either by adding an accessory apartment to an existing house by changing the interior of a building to accommodate more units, or by adding vertically or horizontally to the building to increase the number of dwelling units. Conversion can also include the adaptation of non-residential buildings to residential purposes.

Cooperative Housing

Under cooperative housing agreements, occupants take out a collective mortgage for up to 100% of the project's capital costs. Monthly payments are based on the mortgage and other budgetary expenditures passed by an elected board of directors. Individuals do not have ownership title to their units. Cooperatives provide members with security of tenure and participation in the management of the project.

Core Need

A concept developed by CMHC. A household is determined to be in 'core need' if it is paying more than 30% of its income for suitable and adequate housing, suitable being defined as an appropriate unit size for the household size and adequate being defined as being in adequate maintenance and condition.

Demonstration Project

A demonstration project seeks to introduce new ideas into the community that can be used more broadly in the future. More specifically, the Task Force defines such a project as one that seeks to demonstrate affordable housing initiatives that could be translated into "real life" implementation without ongoing (or significant) government assistance.

Density Bonusing

When density bonusing is used in relation to affordable housing, increases in height and density of new commercial (or industrial or residential) development are permitted if affordable residential units or money or land for affordable units is provided.

Development Charges

Regulated by the Development Charges Act, 1989, Development Charges are applied to all new development, including redevelopment, infill and conversions. The charges are designed to reflect the real costs of major municipal services such as roads, sewers, etc.

Existing Housing Stock

The housing that is currently in existence in the Region.

Flexible Zoning By-Laws

An alternative to current strict zoning regulations, more flexible zoning can be based on things such as performance evaluation.

Home Sharing

Home sharing is a form of residential intensification that involves a shared living arrangement between two or more individuals. Home sharing can often involve matching individuals who may own homes but who have cash flow problems with individuals who have a housing shortage problem. It can also match people with special needs or requirements with people willing to provide support.

Housing Mix

A full continuum of housing including: owner occupied, private market and assisted rental, rooming and boarding houses, group homes, supportive living developments, converted dwellings and accessory apartments.

Infill

Infill refers to the building of usually small to medium-sized housing in existing built residential areas on vacant or underutilized parcels of land.

Intensification

Intensification is the increase in the number of housing units in a built urban area.

Joint Ventures

The establishment of a partnership (in accordance with the legal definition of joint ventures) between government and external participants, usually in the form of a legally binding agreement associated with a real estate development project.

Low and Moderate Income

According to the Provincial Policy Statement "Land Use Planning for Housing", these are households within the lowest 60th percent of the income distribution for the Housing Region. In Region 7 (in which Hamilton-Wentworth is located) the 1990 household income 60th percentile is $49,700. 'Low income' is also related to the Statistics Canada low income cut-offs. Low income cutoffs for 1990 for an urban area of more than 500,000 persons were: $13,414 for a one person household, $18,192 for a two person household, $23,122 for a three person household, and $26,619 for a four person household.

Market Price/Rent

The price of a unit based on current market conditions.

Maximum Unit Price Guidelines (MUPs)

Guidelines established by the Federal-Provincial Non-Profit Program which serve as a mechanism for controlling the costs in the construction of non-profit housing. The MUP is the maximum price that can be paid, including all costs, related to the development of a unit.

Medium to High Density

The number and type of housing units per a given area of land contribute to the density of the development. Medium to high density refers to density of 12 or more units per acre and can comprise a range of housing types, including town houses, cluster homes, walk-ups, and high rises.

Mixed Use Development

A development that mixes both commercial and residential land use.

Municipality

The corporation of a county, city, town, village, township or improvement district and includes a local board thereof and a board, commission, or other local authority exercising any power with respect to municipal affairs or purposes, including school purposes, in an unorganized or unsurveyed territory.

Neighbourhood

A geographic unit used for dividing a town/city into units for planning purposes.

Non-Profit Housing

Units that are provided through government programs by private, public or community-based organizations who do not realize a profit from their projects. Units include rent-geared-to-income, low end of market (LEM), or market rent.

Non-Profit Equity ('Resident Pay') Units
Allows households to purchase part of the housing equity and pay rent (to a non-profit investor) for the rest. The base rental rate is based on the amount of equity invested. Capital gains upon sale of equity investments may be limited by a covenant which also guarantees the sponsoring organization first option to buy.

Official Plan
A master plan of community development and land utilization prepared by a local planning authority and legally adopted by or on behalf of a municipality.

Planning Act
The principal act for the regulation of land use in Ontario. Prescribes municipal powers to designate land for certain uses under an official plan and to restrict the use of the land through zoning. Municipal decisions are appealed to the Ontario Municipal Board.

Planning Unit
A geographic unit used for dividing a town/city into units for planning purposes.

Redevelopment
The replacement of non-residential uses or lower density housing with higher density residential or mixed uses. Redevelopment may also involve the development of residential units on vacant or underutilized non-residential areas.

Regional Municipality
Each Region has its own specific enabling Provincial Act. Established regions include Durham, Haldimand-Norfolk, Halton, Hamilton-Wentworth, Niagara, Ottawa-Carleton, Peel, Sudbury, Waterloo and York. The distribution of planning responsibility between the regional and local level differs between regions.

Rental Housing Protection Act
The Provincial statute that regulates the demolition, conversion and major repairs or renovation of rental housing.

Rent Geared to Income (RGI) Units
Tenants in these units do not spend more than 30% of their gross income on rent.

Rent Supplement Program
Under this program, landlords are paid the difference (the "rent supplement") between the normal market rent for a unit, and the tenants' rent-geared-to-income (RGI) amount. This enables RGI households to access market rental units.

Rent-to-Own
A community based, self-help entry option for home ownership. Rent-to-own housing provides households without cash for a downpayment with the opportunity to rent with an option to buy. The rental period can be used to save for a downpayment and to develop home maintenance and financial skills. The sale of the home to the low income household can be accompanied by a covenant which limits capital gains upon sale and which guarantees the sponsoring organization first option to buy.

Residual Income Method

One method (among several) the Task Force recommends for defining what is "affordable" housing in Hamilton-Wentworth, and what is the affordable housing need in the Region.

The Residual Income Method first identifies the estimated amount of income required by each household type to meet basic necessities (including such things as the cost of food, clothing, health care, transportation, furniture, taxes, etc.) Subtracting the income required for these expenditures from the household's income provides an estimate of the amount of income available to the household for shelter. Comparing the estimated amount of income available for shelter to current average market rents in Hamilton-Wentworth should indicate those groups in the Region who may have trouble finding affordable shelter in the current market, and therefore aids in defining what "affordable" is for this Region.

Revolving Fund

A revolving land acquisition fund that could be established for the purposes of assisting non-profit housing corporations and cooperatives in accessing land. The Region could acquire land and lease or sell it to non-profits and/or cooperatives for the purpose of providing housing to low and moderate income households.

Servicing

Infrastructure like water and sewage systems are an example of servicing.

Special Needs Populations/Housing

Those populations (ex. the disabled, victims of domestic violence, the elderly) who may have special circumstances that demand particular housing design or support services to suit their particular needs.

Sustainable Development

A concept being studied by the Regional Task Force on Sustainable Development, which is seeking to create a Region of Hamilton-Wentworth "definition" of what sustainable development means to this area. The Brundtland Report (1989) defines development as sustainable when it "meets the needs of the present without compromising the ability of future generations to meet their own needs".

Sweat Equity

The principle of providing low income households with the opportunity to develop equity in their home through the use of their own labour, as well as through the use of volunteer labour and donated materials. Often a component of rent-to-own programs.

INDEX OF SUBJECT AREAS TREATED IN THE REPORT

INDEX OF SUBJECT AREAS TREATED IN THE REPORT

The following is a brief index of subjects treated in the recommendations in this Report. The index is subdivided according to 13 issue areas. Twelve of these issue areas were the focus of a series of Task Force discussion papers in the fall of 1990, and the last one, "The Regulatory Environment", reflects another major Task Force focus.

The numerical references are to recommendation numbers and to the pages on which the recommendations are found.

The Definition of "Affordable Housing"

1.6 (p. 17)
1.7 (p. 19)
7.1 (p. 68)

Implementing 25% Affordable Housing

5.8 (p. 53)
11.10 (p. 90)

The Regional Role in Affordable Housing

This topic is the focus of most of the Report, so virtually all recommendations in Part A should be listed here. However, the recommended vehicle for much of the proposed new Regional role - A Regional Housing Commission - is described in:

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Residential Intensification

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Issues Related to Tenants and Tenant Participation

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Public Participation

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Accessing Land

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The Regulatory Environment

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